

State: Arkansas **First Filing Company:** Hartford Casualty Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Rate & Rule
Project Name/Number: Automobile/FN.15.599.2013.01

Filing at a Glance

Companies: Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company
Hartford Accident and Indemnity Company

Product Name: Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Rate & Rule

State: Arkansas

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Rate/Rule

Date Submitted: 04/08/2013

SERFF Tr Num: HART-128975911

SERFF Status: Closed-Filed

State Tr Num:

State Status:

Co Tr Num: FN.15.599.2013.01

Effective Date: 07/11/2013

Requested (New):

Effective Date: 08/20/2013

Requested (Renewal):

Author(s): Cheryl Doyle, Nancy Daly, Marie Gomez, Nancy Hornat, Cathy Marshall, Maureen Church, Allison Polverari

Reviewer(s): Alexa Grissom (primary)

Disposition Date: 04/23/2013

Disposition Status: Filed

Effective Date (New): 07/11/2013

Effective Date (Renewal): 08/20/2013

State Filing Description:

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Rate & Rule
Project Name/Number: Automobile/FN.15.599.2013.01

General Information

Project Name: Automobile
Project Number: FN.15.599.2013.01
Reference Organization:
Reference Title:
Filing Status Changed: 04/23/2013
State Status Changed:
Created By: Nancy Daly
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Nancy Daly

Filing Description:

Please see the Explanatory Memorandum under the Supporting Documents for our proposed changes.

Company and Contact

Filing Contact Information

Nancy Daly, Product Consultant
One Hartford Plaza
HO-GL-19
Hartford, CT 06155

nancy.daly@thehartford.com
860-547-7395 [Phone]

Filing Company Information

Hartford Casualty Insurance Company	CoCode: 29424	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06155	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0294398	

Hartford Underwriters Insurance Company	CoCode: 30104	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06155	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1222527	

Trumbull Insurance Company	CoCode: 27120	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06155	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1184984	

Hartford Accident and Indemnity Company	CoCode: 22357	State of Domicile: Connecticut
690 Asylum Ave	Group Code: 91	Company Type: Property
Hartford, CT 06155	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0383030	

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
Hartford Casualty Insurance Company	\$100.00	04/08/2013	69154101

State:	Arkansas	First Filing Company:	Hartford Casualty Insurance Company, ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Rate & Rule		
Project Name/Number:	Automobile/FN.15.599.2013.01		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/23/2013	04/23/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	04/15/2013	04/15/2013

Response Letters

Responded By	Created On	Date Submitted
Nancy Daly	04/16/2013	04/16/2013

State:	Arkansas	First Filing Company:	Hartford Casualty Insurance Company, ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Rate & Rule		
Project Name/Number:	Automobile/FN.15.599.2013.01		

Disposition

Disposition Date: 04/23/2013
Effective Date (New): 07/11/2013
Effective Date (Renewal): 08/20/2013
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Hartford Casualty Insurance Company	16.100%	3.100%	\$4,034	132	\$130,144	5.400%	0.000%
Hartford Underwriters Insurance Company	16.100%	2.700%	\$9,919	332	\$367,358	8.800%	0.500%
Trumbull Insurance Company	16.100%	3.000%	\$293,873	8,747	\$9,795,767	11.500%	0.000%
Hartford Accident and Indemnity Company	16.100%	3.000%	\$20,831	522	\$694,352	8.800%	0.500%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	16.100%
Overall Percentage Rate Impact For This Filing	3.000%
Effect of Rate Filing-Written Premium Change For This Program	\$328,657
Effect of Rate Filing - Number of Policyholders Affected	9,733

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract		Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey		Yes
Supporting Document	APCS-Auto Premium Comparison Survey		Yes

State:	Arkansas	First Filing Company:	Hartford Casualty Insurance Company, ...
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Explanatory Memorandum		Yes
Supporting Document	Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Side by Side		Yes
Supporting Document	UW Tier 26		Yes
Supporting Document	Supporting Documents		Yes
Rate	AR Universal (Trumbull, HUIC, HA&I & HCIC) Personal Auto Rule Pages		Yes
Rate	AR Universal (Trumbull, HUIC, HA&I & HCIC) Manual Rate Pages		Yes
Rate	AR Universal (Trumbull, HUIC, HA&I & HCIC) Manual Pages		Yes
Rate	AR Universal (Trumbull, HUIC, HA&I & HCIC) Manual Pages		Yes
Rate	AR Universal (Trumbull, HUIC, HA&I & HCIC) Manual		Yes

State: Arkansas **First Filing Company:** Hartford Casualty Insurance Company, ...
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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/15/2013
Submitted Date	04/15/2013
Respond By Date	

Dear Nancy Daly,

Introduction:

This will acknowledge receipt of the captioned filing. Please submit a completed APCS form for each insurer in Excel as well as in a PDF.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/16/2013
Submitted Date	04/16/2013

Dear Alexa Grissom,

Introduction:

In response to the Objection 1 we received on April 15, 2013.

Response 1

Comments:

The Excel Auto Premium Comparison Surveys are attached under the Supporting Document Tab.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	Please see the attached EXCEL PPA Survey Forms.
Attachment(s):	PPA Survey FORM APCS_HA&IC.xls PPA Survey FORM APCS_HCIC.xls PPA Survey FORM APCS_HUIC.xls PPA Survey FORM APCS_Trumbull.xls
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	<i>Please see the attached PPA Survey Form.</i>
Attachment(s):	<i>PPA Survey FORM APCS.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:	HART-128975911	State Tracking #:		Company Tracking #:	FN.15.599.2013.01
<hr/>					
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Sincerely,
Nancy Daly

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Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	04/06/2013
Filing Method of Last Filing:	Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Hartford Casualty Insurance Company	16.100%	3.100%	\$4,034	132	\$130,144	5.400%	0.000%
Hartford Underwriters Insurance Company	16.100%	2.700%	\$9,919	332	\$367,358	8.800%	0.500%
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Hartford Accident and Indemnity Company	16.100%	3.000%	\$20,831	522	\$694,352	8.800%	0.500%

SERFF Tracking #:

HART-128975911

State Tracking #:

Company Tracking #:

FN.15.599.2013.01

State: Arkansas

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		AR Universal (Trumbull, HUIC, HA&I & HCIC) Personal Auto Rule Pages	AR - 3.1, AR - 3.2, AR - 21.7 and AR - 21.8	Replacement		AR - 3.1, AR - 3.2, AR - 21.7 & AR - 21.8.pdf
2		AR Universal (Trumbull, HUIC, HA&I & HCIC) Manual Rate Pages	Pages R - 1 to R - 10	Replacement		R - 1 to R - 10.pdf
3		AR Universal (Trumbull, HUIC, HA&I & HCIC) Manual Pages	LGEM 1 thru 4	New		LGEM 1 thru 4.pdf
4		AR Universal (Trumbull, HUIC, HA&I & HCIC) Manual Pages	GOB 1.1	Replacement		GOB 1.1.pdf
5		AR Universal (Trumbull, HUIC, HA&I & HCIC) Manual	T-1 thru T-3	Replacement		T-1 thru T-3 Territories.pdf



ARKANSAS PERSONAL VEHICLE MANUAL

3. PREMIUM DETERMINATION

The Bodily Injury Liability, Property Damage Liability, Uninsured and Underinsured Motorist Coverage, Medical Payments, Comprehensive and Collision premiums shall be determined as follows:

- A. Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.
- B. Model Year and Symbol Determination

Refer to The Hartford Symbol Manual for determination of the symbols for Bodily Injury Liability, Property Damage Liability, Uninsured and Underinsured Motorists, Medical Payments, Comprehensive and Collision coverages for owned autos. Refer to the SYMR and MYSR pages of this manual for the applicable factors assigned to each symbol.

- C. Refer to Territory Definitions to determine the territorial schedule code number for the location where the auto is principally garaged.

NOTE:

When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

- D. Refer to the Rate pages and apply the Policy Coverage factor and any applicable increased limits factors, non physical damage factors, physical damage model year/symbol relativities, and deductible symbol factors to determine the base rate for the desired coverage for the appropriate territory.
- E. The premium is determined as follows:
 - 1. Obtain the total calculated factor by multiplying the applicable component factors of Primary Class, Secondary Class, as defined in Rule 4, and Program Modifications as defined in Rule 21. If neither Primary Class, Secondary Class nor Program Modifications apply, use a factor of 1.00.
 - 2. Determine if factor developed in E.1 is less than the Minimum Factor specified below.

	BI	PD	Med Pay	UM/UDM	Comp	Collision
Minimum Factor	.443	.398	.231	.473	.499	.306

- 3. Multiply the higher of either the product developed in E.1 or the factor stated in E.2, by all applicable Program Adjustments as defined in Rule 21.
- 4. Multiply the base rate for each coverage by the final calculated factor developed in E.3.
- 5. Multiply the product developed in E.4 by the Standard or Non-Standard Deviation factor.
- 6. Multiply the product developed in E.5 by the Paid in Full Discount factor if applicable.
- ★ 7. Add the Policy Expense Fee to the policy premium.

Annual Policy Expense Fees:

Acquisition Expense Base Fee \$86.00

Policy Expense Flat Fee \$56.00

- a. To determine the total Policy Expense Fee, add the applicable Acquisition Expense Fee to the Policy Expense Flat Fee charge.

The Acquisition Expense Fee shall be determined as follows:

- 1) Multiply the applicable factors associated with variables 1 through 6 displayed on the LGEM pages and round to 3 positions.



ARKANSAS PERSONAL VEHICLE MANUAL

Note: The factor determined in (1) above at the time of the original policy inception is to be used in all future calculations.

- (2) Multiply the results of (1) by the applicable Score Group factor shown on LGEM-3 and round to 3 positions.
- (3) Locate the value from (2) above in one of the Longevity ranges shown in 8. on page LGEM-3 and assign a Longevity Group.

For policies where there is no auto on the policy at original policy inception, assign Longevity Group PX.

Note: Assign Longevity Group PR to all policies written in Hartford Underwriters Insurance Company and Hartford Accident and Indemnity Company, any policy rewritten into this state from another state and to any policy where Longevity Score was not developed at new business.

- (4) Multiply the Acquisition Expense Base Fee by the applicable Longevity Group factor displayed on LGEM-3 and the associated Renewal Factor displayed on page LGEM-4 and round to the nearest whole dollar.
- b. The policy expense fee determined in (4) shall be added to the auto Bodily Injury premium. When there are two or more autos present on the policy, the Policy Expense Fee shall be distributed over the first and second autos. If there is no auto on the policy, the full expense fee amount is added to the Bodily Injury premium of the first vehicle.

Note: If two or more autos are insured on the policy and only one auto has liability coverage then charge 50% of the policy expense fee.

- c. The annual expense fee shall be reduced by \$24 if the named insured has been referred by an existing Hartford policyholder and has been issued a policy in Trumbull Insurance Company or Hartford Casualty Insurance Company. The reduction shall apply to the initial policy term and at each subsequent renewal. The reduced charge shall be applied as outlined in b. above and on a multi-car policy split accordingly.

Note: To receive the expense fee reduction the named insured must present, at the time of application, the promotion code and policy number issued to the existing policyholder.

- d. Except where specified, the Policy Expense Fee is not subject to modification by the provisions of any rating plans or other rating rules (e.g. Classifications, Safe Driver Insurance Plan, Increased Limits factors, Physical Damage Deductible factors, etc.).
 - e. The Policy Expense Fee applies to all policies.
 - f. The Policy Expense Fee is subject to the cancellation provisions of this manual.
8. Refer to the Renewal Premium Capping and Book Acquisition and Transfers Rules to determine any applicable Capping factor.
- F. When a surcharge is applicable under the Certified Risk - Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.



ARKANSAS PERSONAL VEHICLE MANUAL

K. Online Quote

Apply the applicable factor to the premiums for all vehicles on the policy, including any miscellaneous type vehicle, when the applicant initiated their original quote on or after May 7, 2011 via the internet and a policy is issued in Trumbull Insurance Company or Hartford Casualty Insurance Company.

Years With Company	BI	PD	Med Pay	UM/UDM	Comp	Collision
0	0.960	0.960	0.960	0.960	0.960	0.960
1	0.970	0.970	0.970	0.970	0.970	0.970
2	0.980	0.980	0.980	0.980	0.980	0.980
3	0.990	0.990	0.990	0.990	0.990	0.990
4 or more	1.000	1.000	1.000	1.000	1.000	1.000

★L. Advance Quote

Apply the applicable factor to all vehicles on the policy, including any miscellaneous type vehicle, based on the number of days an applicant is initially quoted prior to their current policy expiration date. This rule applies to all policies quoted on or after (month, day, year of introduction).

Advance Quote Days	# of Years with HIG	BI	PD	Med Pay	UM/UDM	Comp	Collision
Less than 7	0	1.00	1.00	1.00	1.00	1.00	1.00
Less than 7	1	1.00	1.00	1.00	1.00	1.00	1.00
Less than 7	2	1.00	1.00	1.00	1.00	1.00	1.00
Less than 7	3	1.00	1.00	1.00	1.00	1.00	1.00
Less than 7	4	1.00	1.00	1.00	1.00	1.00	1.00
Less than 7	5 or more	1.00	1.00	1.00	1.00	1.00	1.00
7 or more	0	.95	.95	.95	.95	.95	.95
7 or more	1	.96	.96	.96	.96	.96	.96
7 or more	2	.97	.97	.97	.97	.97	.97
7 or more	3	.98	.98	.98	.98	.98	.98
7 or more	4	.99	.99	.99	.99	.99	.99
7 or more	5 or more	1.00	1.00	1.00	1.00	1.00	1.00

M. Telematics Program Participation

Apply the applicable factors to each participating vehicle when all of the following are met:

1. The insured has agreed to participate in the Telematics program.
2. Within 10 days of receiving a company approved data collection device, it is connected to the on-board diagnostic port of a 1996 or newer private passenger auto, pick-up or van which is insured for other than comprehensive only coverage.
3. The device is operational and transmitting data.
4. The device remains installed in the vehicle until the participant is notified that the data necessary to establish a UBI score has been obtained.



ARKANSAS PERSONAL VEHICLE MANUAL

5. The policy term is the initial term in which the device was installed in the vehicle or the next renewal term when a UBI score has not been established prior to the preparation of the forthcoming renewal.
6. The vehicle is not classified and rated based on UBI score.

Note: When a participating vehicle is replaced by an eligible vehicle the participation discount will continue to apply to the replacement. If participation is terminated for any reason the discount will be prorated for the period of participation. This discount shall not apply to the replacement vehicle when the original vehicle was classified and rated based on UBI score. Refer to Rule 4.

Coverage	BI	PD	Med Pay	UM/UDM	Comp	Collision
	0.950	0.950	0.950	0.950	0.950	0.950

N. Off Balance for Grandfathered Rules

Based upon the date the policy was originally written, and the rating territory, apply the appropriate factor from the table on page GOB-1 to each private passenger auto, including vehicles classified and rated as private passenger autos.

O. Off Balance for Premium Capping

Based upon the date the policy was originally written, and the rating territory, apply the appropriate factor from the table on page COB-1 to each private passenger auto, including vehicles classified and rated as private passenger autos.

III. Policy Coverage Options

A. Advantage and Advantage Plus Coverage

Apply the appropriate factor below to the vehicles, including any miscellaneous type vehicles, except trailers and attach the Hartford Advantage Plus coverage endorsement when this option is selected.

These policy coverage options cannot be changed mid-term.

Coverage Option	BI	PD	Med Pay	UM/UDM	Comp	Collision
Advantage	1.000	1.000	1.000	1.000	1.000	1.000
Advantage Plus	1.050	1.050	1.050	1.050	1.060	1.130

Arkansas
Trumbull Insurance Company
PERSONAL AUTOMOBILE
Annual Rates

Territory	25/50 BI	25,000 PD	5,000 MP	25/50 UMBI	25000 UMPD	2010,1550	
						100 COMP	200 COLL
1	53	53	14	12	4	507	233
2	42	44	14	9	3	228	203
3	42	44	14	12	4	383	233
4	65	56	14	12	4	406	241
5	53	53	14	12	4	383	241
6	53	53	14	12	4	406	241
7	80	64	14	12	4	320	243
8	42	44	14	12	4	383	203
9	80	67	16	13	4	406	265
10	61	53	16	13	4	507	243
11	61	60	16	13	4	487	243
12	61	53	16	13	4	487	247
13	61	53	16	13	4	627	247
14	61	53	16	13	4	627	241
15	96	44	14	16	4	487	219
16	80	44	14	9	3	383	219
17	69	64	14	9	3	285	247
18	80	44	14	9	3	507	233
19	81	64	14	9	3	270	245
20	90	44	14	9	3	507	243
21	80	64	14	9	3	286	233
22	80	60	14	9	3	285	233
23	80	64	14	9	3	285	221
24	80	53	14	16	4	383	221
25	80	72	14	13	4	228	261
26	80	87	16	12	4	178	247
27	80	76	14	12	4	178	245
28	80	71	14	13	4	286	254
29	80	71	14	13	4	228	245
30	80	76	16	12	4	285	254
31	69	67	14	13	4	320	265
32	59	67	14	13	4	378	245
33	80	67	14	13	4	241	243
34	69	67	14	13	4	285	261
35	87	64	14	16	4	228	245
36	80	86	14	12	4	228	265
37	87	60	14	16	4	178	203
38	80	71	14	13	4	311	245
39	81	86	14	12	4	306	245
40	65	86	16	12	4	241	294
41	80	86	16	12	4	270	265
42	80	72	14	13	4	241	245
43	61	64	14	13	4	270	245

Arkansas
Trumbull Insurance Company
PERSONAL AUTOMOBILE
Annual Rates

Territory	25/50 BI	25,000 PD	5,000 MP	25/50 UMBI	25000 UMPD	2010,1550	
						100 COMP	200 COLL
44	61	64	14	9	3	383	203
45	61	64	14	9	3	406	243
46	65	59	14	9	3	378	233
47	61	64	14	9	3	286	219
48	61	59	14	9	3	320	241
49	61	64	14	9	3	320	203
50	65	53	14	9	3	406	203
51	61	53	14	12	4	487	241
52	59	53	14	12	4	627	219
53	69	53	14	12	4	406	241
54	80	60	14	12	4	378	261
55	61	53	14	12	4	487	243
56	61	53	14	12	4	487	265
57	53	59	14	9	3	286	221
58	42	59	14	9	3	320	233
59	42	59	14	12	4	306	243
60	42	62	14	12	4	311	265
61	65	64	14	9	3	306	203
62	59	64	14	9	3	406	203
63	65	56	16	13	4	383	245
64	80	53	16	13	4	383	241
65	61	56	16	13	4	383	254
66	69	56	14	12	4	487	245
67	80	56	14	12	4	627	247
68	80	59	14	12	4	383	245
69	61	56	14	9	3	487	265
70	61	44	14	9	3	627	245
71	42	44	14	12	4	311	219
72	59	44	14	12	4	311	233
73	42	44	14	12	4	286	233
74	53	44	14	12	4	286	233
75	42	53	14	12	4	285	219
76	59	44	14	13	4	320	233
77	53	64	14	12	4	270	245
78	65	44	14	12	4	406	221
79	61	59	14	13	4	378	233
80	61	53	14	13	4	627	233
81	65	56	14	13	4	383	219
82	65	67	16	12	4	306	241
83	65	67	14	12	4	378	245
84	61	59	14	12	4	270	243
85	65	59	14	13	4	487	245
86	65	60	14	13	4	627	241
87	61	60	16	12	4	383	241
88	59	53	14	12	4	627	247
89	61	53	14	12	4	627	247
90	59	59	14	12	4	487	265
91	80	53	16	13	4	487	243
92	80	64	16	12	4	406	245
93	80	59	16	12	4	383	261
94	80	53	16	13	4	487	245
95	81	59	16	12	4	507	265
96	69	53	14	12	4	378	233
97	69	56	14	12	4	487	219
98	69	53	14	12	4	383	233
99	81	62	14	12	4	406	233

Arkansas
Trumbull Insurance Company
PERSONAL AUTOMOBILE
Annual Rates

Territory	25/50 BI	25,000 PD	5,000 MP	25/50 UMBI	25000 UMPD	2010,1550	
						100 COMP	200 COLL
100	69	60	14	12	4	311	221
101	81	59	14	12	4	487	203
102	69	59	14	12	4	507	221
103	69	64	16	16	4	241	241
104	59	62	16	13	4	306	233
105	80	67	16	16	4	270	221
106	80	64	16	13	4	285	221
107	69	67	16	13	4	286	221
108	69	60	16	16	4	320	221
109	80	86	16	13	4	178	245
110	96	76	16	16	4	285	265
111	80	72	16	16	4	178	245
112	80	62	14	13	4	286	221
113	59	67	14	13	4	270	243
114	69	71	16	9	3	285	247
115	69	72	16	9	3	286	245
116	59	62	14	9	3	241	241
117	59	60	16	9	3	378	243
118	53	64	14	12	4	285	221
119	59	62	14	9	3	507	221
120	59	72	16	9	3	285	254
121	53	64	16	9	3	378	243
122	69	76	16	9	3	244	247
123	80	59	14	16	4	320	241
124	65	59	14	13	4	311	221
125	81	64	16	16	4	228	265
126	69	56	14	13	4	311	243
127	42	56	14	13	4	285	221
128	90	72	16	13	4	285	254
129	65	60	14	16	4	487	221
130	69	64	14	16	4	487	221
131	65	44	14	13	4	507	221
132	69	64	14	12	4	311	221
133	80	62	14	12	4	627	265
134	61	64	14	12	4	507	261
135	61	53	14	12	4	627	254
136	65	64	14	13	4	383	241
137	69	62	14	12	4	406	233
138	65	60	14	12	4	406	241
139	53	53	14	12	4	507	219
140	81	53	14	13	4	507	233
141	69	64	14	12	4	406	245
142	59	53	14	12	4	627	241
143	87	87	16	16	4	205	247
144	90	67	14	13	4	241	241
145	80	62	14	12	4	241	233
146	69	67	14	16	4	306	233
147	87	64	14	16	4	306	233
148	81	64	14	16	4	285	219
149	90	71	14	16	4	286	233
150	87	64	14	16	4	320	221
151	87	71	14	16	4	286	247
152	42	59	14	9	3	406	233
153	42	56	14	12	4	285	233
154	53	59	14	9	3	270	221
155	53	59	14	12	4	383	233

Arkansas
Trumbull Insurance Company
PERSONAL AUTOMOBILE
Annual Rates

Territory	25/50 BI	25,000 PD	5,000 MP	25/50 UMBI	25000 UMPD	2010,1550	
						100 COMP	200 COLL
156	87	44	14	12	4	507	233
157	61	44	14	12	4	507	233
158	80	44	14	12	4	507	233
159	80	44	14	12	4	507	233
160	61	59	14	12	4	507	233
161	69	64	16	12	4	383	219
162	65	44	16	12	4	406	233
163	69	56	14	12	4	383	233
164	69	44	14	12	4	383	233
165	116	71	16	16	4	248	265
166	109	72	14	13	4	286	247
167	116	71	14	13	4	178	245
168	81	67	14	16	4	285	221
169	96	64	14	16	4	378	221
170	81	62	14	16	4	306	241
171	87	59	14	16	4	378	233
172	125	72	16	13	4	228	261
173	109	67	16	16	4	285	247
174	80	60	16	13	4	507	254
175	87	60	16	13	4	507	265
176	87	60	14	12	4	406	245
177	87	64	16	13	4	507	245
178	87	64	16	12	4	406	261
179	65	59	14	16	4	320	233
180	69	44	14	16	4	306	233
181	65	53	14	13	4	320	233
182	65	56	14	13	4	241	233
183	61	53	14	13	4	320	233
184	69	62	14	13	4	285	221
185	61	53	14	9	3	487	265
186	90	105	14	16	4	270	254
187	65	44	14	12	4	507	243
188	80	64	14	9	3	320	245
189	59	44	14	9	3	627	241
190	61	44	14	9	3	627	261
191	61	44	14	9	3	487	245
192	90	64	14	12	4	507	261
193	80	53	14	12	4	627	243
194	69	59	14	12	4	487	245
195	90	62	14	12	4	311	245
196	59	53	14	9	3	627	241
197	61	53	14	9	3	507	245
198	61	56	14	9	3	507	243
199	61	44	14	12	4	383	245
200	80	53	14	9	3	285	243
201	80	64	14	12	4	286	243
202	65	53	14	12	4	311	221
203	80	59	14	13	4	383	233
204	80	62	14	12	4	320	245
205	65	59	16	13	4	507	233
206	80	56	16	13	4	383	233
207	61	59	16	12	4	285	245
208	65	53	16	13	4	378	241
209	65	44	16	13	4	507	243
210	69	59	16	12	4	378	243
211	65	44	16	13	4	406	221

Arkansas
Trumbull Insurance Company
PERSONAL AUTOMOBILE
Annual Rates

Territory	25/50 BI	25,000 PD	5,000 MP	25/50 UMBI	25000 UMPD	2010,1550	
						100 COMP	200 COLL
212	65	53	16	13	4	406	221
213	69	56	14	13	4	507	265
214	65	44	14	12	4	406	233
215	69	44	14	12	4	383	243
216	69	44	14	16	4	487	233
217	69	44	14	12	4	178	203
218	65	59	14	12	4	306	241
219	69	59	16	12	4	507	221
220	69	59	16	16	4	507	233
221	65	44	16	12	4	378	233
222	87	44	16	16	4	383	233
223	87	64	14	16	4	507	233
224	61	44	14	13	4	507	243
225	80	67	14	12	4	285	245
226	65	56	14	12	4	311	245
227	80	56	16	12	4	320	265
228	59	59	16	13	4	378	241
229	61	56	16	12	4	311	241
230	87	62	16	16	4	383	247
231	53	53	14	12	4	507	241
232	65	64	16	9	3	406	245
233	90	76	16	16	4	241	300
234	90	76	14	13	4	244	300
235	90	72	16	16	4	228	245
236	80	62	16	12	4	320	261
237	80	67	16	16	4	285	245
238	90	64	16	12	4	320	245
239	87	67	14	16	4	378	243
240	109	76	16	16	4	228	294
241	69	64	16	13	4	286	245
242	53	67	14	9	3	285	221
243	53	60	14	9	3	286	243
244	42	53	14	12	4	487	233
245	65	64	14	12	4	378	219
246	53	60	14	9	3	320	241
247	53	59	14	12	4	507	233
248	42	56	14	12	4	487	203
249	42	53	14	12	4	507	203
250	81	44	14	13	4	487	261
251	80	56	16	13	4	627	261
252	87	44	14	13	4	487	254
253	81	59	16	12	4	378	294
254	59	44	14	13	4	406	233
255	61	44	14	12	4	285	219
256	59	56	14	12	4	285	241
257	69	44	14	12	4	311	233
258	61	44	14	13	4	285	233
259	59	44	14	13	4	320	233
260	80	44	14	13	4	320	221
261	80	44	16	16	4	406	233
262	80	44	16	16	4	383	233
263	59	44	16	13	4	378	233
264	59	53	16	12	4	270	233
265	80	56	14	16	4	285	233
266	61	44	14	16	4	285	233
267	80	53	14	13	4	311	241

Arkansas
Trumbull Insurance Company
PERSONAL AUTOMOBILE
Annual Rates

Territory	25/50 BI	25,000 PD	5,000 MP	25/50 UMBI	25000 UMPD	2010,1550	
						100 COMP	200 COLL
268	59	44	14	13	4	378	247
269	53	53	14	12	4	487	221
270	81	60	14	12	4	406	265
271	59	59	14	12	4	383	261
272	65	59	14	12	4	406	243
273	53	44	14	12	4	487	265
274	80	59	14	12	4	320	245
275	53	44	14	12	4	487	245
276	53	60	14	9	3	311	241
277	69	56	14	12	4	487	219
278	42	59	14	12	4	311	233
279	53	60	14	9	3	285	233
280	53	60	14	9	3	286	233
281	53	64	14	12	4	378	233
282	81	86	16	12	4	285	261
283	81	105	16	12	4	248	265
284	65	67	16	13	4	311	243
285	87	64	16	16	4	406	245
286	42	44	14	9	3	311	221
287	69	71	16	12	4	285	245
288	80	76	16	12	4	270	245
289	53	59	14	9	3	306	233
290	65	60	14	9	3	320	241
291	53	59	14	9	3	507	233
292	42	59	14	9	3	320	241
293	65	59	14	9	3	285	233
294	61	60	14	9	3	311	243
295	69	59	14	9	3	286	241
296	80	62	14	9	3	286	245
297	69	64	14	9	3	406	221
298	80	53	14	9	3	383	219
299	65	44	14	9	3	383	203
300	65	59	14	9	3	320	241
301	61	56	14	9	3	507	219
302	69	44	14	12	4	487	247
303	80	53	14	12	4	383	254
304	80	56	14	12	4	378	247
305	90	62	14	12	4	241	254
306	69	67	14	12	4	311	243
307	69	64	14	12	4	270	243
308	69	59	14	13	4	178	241
309	53	64	14	12	4	285	241
310	42	56	14	13	4	406	233
311	42	60	14	12	4	320	241
312	61	59	14	13	4	311	247
313	59	62	14	13	4	320	219
314	69	62	14	12	4	487	219
315	61	60	14	12	4	311	233
316	65	62	14	12	4	320	247
317	80	59	14	12	4	378	245
318	65	60	14	12	4	406	245
319	65	59	14	12	4	286	219
320	59	44	14	13	4	406	243
321	80	53	14	9	3	627	221
322	65	56	14	9	3	627	233
323	59	53	14	9	3	627	233

Arkansas
Trumbull Insurance Company
PERSONAL AUTOMOBILE
Annual Rates

Territory	25/50 BI	25,000 PD	5,000 MP	25/50 UMBI	25000 UMPD	2010,1550	
						100 COMP	200 COLL
324	59	53	14	9	3	627	233
325	53	53	14	9	3	627	203
326	59	53	14	9	3	627	203
327	61	59	14	12	4	507	245
328	59	44	14	9	3	627	243
329	61	53	14	9	3	507	254
330	59	53	14	12	4	487	247
331	59	56	14	9	3	378	203
332	53	56	14	12	4	406	203
333	53	56	14	9	3	378	221
334	69	59	14	9	3	406	219
335	69	53	14	12	4	507	219
336	59	60	14	9	3	311	203
337	69	53	14	12	4	306	203
338	53	59	14	9	3	378	203
339	53	56	14	9	3	507	203
340	61	59	14	9	3	378	219
341	61	56	14	12	4	507	265
342	65	60	14	12	4	406	247
343	59	53	14	12	4	487	265
344	61	53	14	12	4	627	241
345	61	53	14	12	4	627	265
346	80	59	14	12	4	406	233
347	80	62	14	12	4	311	241
348	87	64	14	12	4	383	241
349	81	59	14	12	4	627	219
350	80	44	16	16	4	378	221
351	81	64	16	16	4	286	261
352	81	59	14	16	4	320	245
353	90	64	14	16	4	311	221
354	81	64	14	13	4	285	241
355	80	64	14	16	4	306	245
356	96	72	16	13	4	285	261
357	69	44	14	12	4	627	265
358	65	56	14	12	4	507	243
359	61	53	14	12	4	487	265
360	80	53	14	12	4	627	245
361	59	44	14	9	3	627	241
362	69	44	14	16	4	507	233
363	69	64	14	16	4	320	219
364	65	64	14	12	4	311	219
365	65	59	14	16	4	320	233
366	69	64	14	16	4	320	243
367	42	59	14	13	4	406	243
368	69	44	14	16	4	383	219
369	59	59	14	9	3	627	221
370	53	53	14	9	3	507	219
371	59	59	14	9	3	627	233
372	53	56	14	9	3	383	221
373	59	56	14	9	3	627	233
374	80	59	14	12	4	378	203
375	61	56	14	12	4	406	203
376	65	53	14	12	4	487	233
377	65	60	14	12	4	406	233
378	80	60	14	12	4	311	233
379	80	87	16	12	4	178	245

Arkansas
Trumbull Insurance Company
PERSONAL AUTOMOBILE
Annual Rates

Territory	25/50 BI	25,000 PD	5,000 MP	25/50 UMBI	25000 UMPD	2010,1550	
						100 COMP	200 COLL
380	80	64	16	12	4	285	221
381	69	62	16	12	4	241	265
382	65	53	14	12	4	487	203
383	42	53	14	12	4	383	241
384	53	56	14	12	4	507	221
385	42	56	14	12	4	306	233
386	87	67	14	16	4	383	241
387	65	71	14	9	3	244	245
388	96	86	16	16	4	228	265
389	109	105	16	16	4	205	247
390	109	105	16	16	4	244	247
391	125	105	16	16	4	248	254
392	96	86	16	16	4	241	245
393	125	105	14	16	4	285	261
394	96	105	16	13	4	228	254
395	125	87	16	16	4	205	245
396	109	105	16	13	4	248	294
397	109	76	16	16	4	270	265
398	96	105	16	13	4	248	247
399	96	105	16	13	4	228	245
400	109	87	14	16	4	248	247
401	90	105	16	13	4	241	245
402	42	44	14	9	3	244	241
403	96	87	16	16	4	205	241
404	125	105	16	16	4	244	265
405	125	105	16	16	4	244	233
406	116	105	16	16	4	244	241
407	125	87	16	16	4	241	243
408	125	87	16	16	4	178	243
409	96	86	16	16	4	248	219
410	96	72	14	16	4	320	243
411	96	64	14	16	4	406	245
412	109	87	16	16	4	205	245
413	53	44	14	12	4	311	233
414	59	44	14	12	4	311	203
415	65	59	14	12	4	285	221
416	69	44	14	12	4	406	219
417	59	44	14	12	4	406	233
418	61	53	14	12	4	286	233
419	59	44	16	12	4	306	203
420	65	53	14	16	4	286	219
421	80	53	14	16	4	406	219
422	90	62	16	16	4	241	241
423	65	44	14	16	4	286	221
424	69	59	14	16	4	311	243
425	80	53	14	13	4	406	241
426	59	44	14	13	4	311	241
427	53	44	14	13	4	383	219
428	96	86	16	16	4	178	254
429	96	72	16	16	4	320	261
430	109	76	16	16	4	270	247
431	109	87	16	13	4	248	254
432	109	71	14	16	4	270	245
433	125	86	16	16	4	244	261
434	81	67	16	16	4	507	221
435	90	64	16	12	4	406	245

Arkansas
Trumbull Insurance Company
PERSONAL AUTOMOBILE
Annual Rates

Territory	25/50 BI	25,000 PD	5,000 MP	25/50 UMBI	25000 UMPD	2010,1550	
						100 COMP	200 COLL
436	61	53	14	9	3	285	233
437	61	44	14	9	3	306	203
438	61	44	14	9	3	406	221
439	61	53	14	9	3	406	219
440	59	53	14	9	3	306	203
441	69	86	16	9	3	244	241
442	69	86	16	9	3	270	241
443	65	87	16	9	3	228	219
444	80	87	16	9	3	228	247
445	42	71	16	9	3	248	219
446	65	86	16	9	3	244	243
447	61	71	16	9	3	228	233
448	61	64	16	9	3	241	233
449	65	62	16	9	3	286	203
450	42	67	16	9	3	270	221
451	42	67	16	9	3	285	221
452	59	60	16	9	3	286	219
453	59	60	14	9	3	406	241
454	59	56	14	9	3	383	265
455	59	64	14	9	3	487	265
456	65	44	14	12	4	378	241
457	65	62	14	12	4	320	294
458	65	64	14	12	4	378	221
459	80	59	16	16	4	378	233
460	80	44	14	16	4	285	233
461	65	44	14	16	4	507	233
462	61	64	14	12	4	507	233
463	69	44	14	16	4	311	221
464	69	53	14	12	4	627	233
465	42	44	14	9	3	306	203
466	80	53	16	16	4	487	233
467	69	44	14	12	4	487	233
468	69	53	16	16	4	406	233
469	65	56	16	12	4	286	233
470	80	62	14	13	4	487	245
471	81	64	14	12	4	378	243
472	65	60	14	13	4	627	233
473	80	60	14	13	4	487	261
474	87	64	14	13	4	627	245
475	81	67	14	12	4	383	254
476	69	60	14	13	4	627	221
477	69	56	14	12	4	378	203
478	80	67	14	16	4	286	233
479	69	56	14	12	4	487	203
480	80	62	14	16	4	383	233
481	61	53	14	12	4	306	203
482	69	60	14	12	4	306	265
483	61	59	14	12	4	311	219
484	81	62	16	12	4	378	243
485	80	62	16	12	4	286	243
486	69	59	14	9	3	320	241
487	87	71	14	12	4	228	243
488	96	71	16	12	4	248	294
489	90	71	16	12	4	228	254
490	96	86	16	12	4	228	294
491	87	72	14	13	4	241	265

Arkansas
Trumbull Insurance Company
PERSONAL AUTOMOBILE
Annual Rates

Territory	25/50 BI	25,000 PD	5,000 MP	25/50 UMBI	25000 UMPD	2010,1550	
						100 COMP	200 COLL
492	96	67	14	12	4	270	247
493	90	67	14	13	4	270	241
494	87	67	14	13	4	306	245
495	87	64	16	12	4	285	265
496	81	76	16	12	4	178	245
497	81	76	16	12	4	248	261
498	96	76	16	12	4	244	245
499	87	60	14	13	4	285	241
500	69	62	16	12	4	406	245
501	80	64	14	12	4	507	243
502	80	64	14	12	4	383	241
503	87	64	14	12	4	270	241
504	69	59	14	13	4	383	243
505	61	62	14	13	4	507	265
506	65	59	14	13	4	406	221
507	69	67	14	12	4	378	243
508	80	67	14	12	4	306	241
509	81	71	14	12	4	228	243
510	65	67	16	12	4	311	241
511	65	64	16	12	4	311	241
512	69	60	14	13	4	406	241
513	80	60	14	12	4	507	243
514	61	59	14	12	4	286	243
515	81	72	14	12	4	306	243
516	65	53	14	13	4	487	221
517	59	44	14	13	4	383	221
518	59	44	14	13	4	383	241
519	65	56	14	12	4	406	203
520	65	53	14	12	4	383	203
521	65	56	14	12	4	383	221
522	80	60	14	12	4	306	233
523	61	59	14	12	4	487	219
524	69	56	14	12	4	378	243

ARKANSAS
Acquisition Expense Fee Modifiers

1. Prior Insurance

Prior Carrier Type	Factor
Standard	1.000
Nonstandard	0.955
No Prior with Valid Reason	1.000
No Prior	0.646

2. BI Coverage Limit

Prior Carrier BI Per-Person Limit	Factor
< = 25,000	0.853
25,000 < BI <= 50,000	0.952
50,000 < BI <= 100,000	1.000
BI > 100,000	1.099

3. Policy Composition

Number of PP Autos on Policy at Original Policy Inception	Number of Drivers on Policy at Original Policy Inception				
	1	2	3	4	5
1	0.623	0.666	0.328	0.328	0.328
2	0.761	1.000	0.823	0.823	0.823
3	0.969	1.140	1.019	1.019	1.019
4+	0.969	1.031	0.697	0.697	0.697

4. Policy Average Annual Mileage

Average PP Auto Annual Mileage at Original Policy Inception	Factor
5,000 and under	1.240
5,001 to 6,000	1.240
6,001 to 7,000	1.223
7,001 to 8,000	1.188
8,001 to 9,000	1.133
9,001 to 10,000	1.091
10,001 to 11,000	1.061
11,001 to 12,000	1.000
12,001 to 13,000	0.979
13,001 to 14,000	0.908
14,001 to 15,000	0.908
15,001 to 16,000	0.908
16,001 to 17,000	0.878
over 17,000	0.790

ARKANSAS
Acquisition Expense Fee Modifiers

5. Oldest Rated Driver

Age of Oldest Rated Driver on Policy at Original Policy Inception	Factor
18 and under	0.632
19 to 21	0.733
22 to 24	0.803
25 to 29	0.784
30 to 34	0.761
35 to 39	0.789
40 to 44	0.848
45 to 49	0.905
50 to 54	0.979
55 to 69	1.000
70 to 79	0.803
80 and up	0.568

6. Account Policy

Qualifying Hartford Homeowners Policy at Original Policy Inception	factor
None	0.814
Owner	1.000
Tenant	1.000
Condo	1.000

ARKANSAS
Acquisition Expense Fee Modifiers

7. Score Group

Credit Score Group	Factor
01	1.408
02	1.408
03	1.408
04	1.408
05	1.408
06	1.408
07	1.408
08	1.408
09	1.384
10	1.360
11	1.336
12	1.312
13	1.288
14	1.264
15	1.241
16	1.217
17	1.193
18	1.169
19	1.145
20	1.121
21	1.097
22	1.073
23	1.050
24	1.026
25	1.002
26	0.978
27	0.954
28	0.930
29	0.906
30	0.882
31	0.859
32	0.835
33	0.811
34	0.787
35	0.763
36	0.739
37	0.715
38	0.691
39	0.624
40	0.558
41	0.492
42	0.426
43	0.404
44	0.381
45	0.358
46	0.336
47	0.313
48	0.290
49	0.851
50	0.609

8. Longevity Group

Longevity Range		Longevity Group	Longevity Factor
FROM	TO		
-	-	PR	1.000
-	-	PX	1.000
2.589	999.999	PL01	0.742
2.071	2.588	PL02	0.780
1.862	2.070	PL03	0.805
1.656	1.861	PL04	0.827
1.449	1.655	PL05	0.855
1.344	1.448	PL06	0.880
1.240	1.343	PL07	0.923
1.136	1.239	PL08	0.940
1.033	1.135	PL09	0.961
0.981	1.032	PL10	0.979
0.929	0.980	PL11	0.993
0.877	0.928	PL12	1.008
0.825	0.876	PL13	1.026
0.773	0.824	PL14	1.046
0.722	0.772	PL15	1.068
0.670	0.721	PL16	1.094
0.618	0.669	PL17	1.125
0.566	0.617	PL18	1.159
0.514	0.565	PL19	1.201
0.462	0.513	PL20	1.251
0.411	0.461	PL21	1.314
0.359	0.410	PL22	1.392
0.307	0.358	PL23	1.493
0.255	0.306	PL24	1.627
0.203	0.254	PL25	1.809
0.151	0.202	PL26	2.071
0.099	0.150	PL27	2.458
0.052	0.098	PL28	3.016
0.001	0.051	PL29	3.016

ARKANSAS
Acquisition Expense Fee Modifiers

9. Longevity Group/Number of Renewal Years

Longevity Group	Number of Years			
	0 to 3	4 to 6	7 to 9	10+
PR	1.00	1.00	1.00	1.00
PX	1.00	1.00	1.00	1.00
PL01	1.00	1.00	1.00	1.00
PL02	1.00	1.00	1.00	1.00
PL03	1.00	1.00	1.00	1.00
PL04	1.00	1.00	1.00	1.00
PL05	1.00	1.00	1.00	1.00
PL06	1.00	1.00	1.00	1.00
PL07	1.00	1.00	1.00	1.00
PL08	1.00	1.00	1.00	1.00
PL09	1.00	1.00	1.00	1.00
PL10	1.00	1.00	1.00	1.00
PL11	1.00	1.00	1.00	1.00
PL12	1.00	1.00	1.00	1.00
PL13	1.00	1.00	1.00	1.00
PL14	1.00	1.00	1.00	1.00
PL15	1.00	1.00	1.00	1.00
PL16	1.00	1.00	1.00	1.00
PL17	1.00	1.00	1.00	1.00
PL18	1.00	1.00	1.00	1.00
PL19	1.00	1.00	1.00	0.98
PL20	1.00	1.00	1.00	0.98
PL21	1.00	1.00	1.00	0.98
PL22	1.00	1.00	0.98	0.95
PL23	1.00	1.00	0.98	0.95
PL24	1.00	1.00	0.98	0.95
PL25	1.00	1.00	0.98	0.95
PL26	1.00	0.98	0.95	0.89
PL27	1.00	0.98	0.95	0.89
PL28	1.00	0.98	0.95	0.89
PL29	1.00	0.98	0.95	0.89

ARKANSAS

Personal Vehicle Manual

Grandfathered Offbalance

Original Policy Effective Date Prior to	Territory	Bodily Injury	Property Damage	Medical Payments	Uninsured Motorists	Comprehensive	Collision
2/5/2011	All	0.948	0.950	0.950	0.949	0.948	0.948
7/11/2013	All	0.964	0.964	0.964	0.964	0.964	0.964



ARKANSAS

TERRITORY DEFINITIONS

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
71601	233	71763	135	71944	370	72038	3
71602	240	71764	345	71945	371	72039	480
71603	234	71765	476	71949	169	72040	384
71611	235	71766	56	71950	359	72041	383
71612	240	71770	95	71952	196	72042	4
71631	51	71801	188	71953	372	72044	81
71635	9	71802	188	71956	171	72045	505
71638	63	71822	272	71957	322	72046	285
71639	136	71825	185	71958	360	72047	146
71640	64	71826	250	71959	361	72048	2
71642	10	71827	251	71960	323	72051	464
71643	269	71831	186	71961	324	72053	388
71644	270	71832	453	71962	70	72055	5
71646	11	71833	196	71964	172	72057	174
71647	52	71834	302	71965	325	72058	147
71651	53	71835	328	71968	173	72060	506
71652	88	71836	273	71969	326	72061	148
71653	65	71837	303	71970	324	72063	97
71654	137	71838	187	71971	200	72064	385
71655	141	71839	304	71972	370	72065	432
71657	141	71841	370	71973	373	72066	386
71658	12	71842	454	72001	346	72067	83
71660	89	71845	252	72002	428	72068	507
71661	10	71846	455	72003	1	72069	320
71662	138	71847	189	72004	230	72070	346
71663	13	71851	197	72005	224	72072	286
71665	90	71852	198	72006	516	72073	231
71667	271	71853	274	72007	282	72076	389
71670	139	71854	305	72010	502	72079	232
71671	54	71855	190	72011	429	72080	98
71674	140	71857	329	72012	503	72081	508
71675	142	71858	330	72013	477	72082	509
71676	14	71859	199	72014	225	72084	175
71701	342	71860	253	72015	430	72086	287
71720	341	71861	94	72016	347	72087	170
71722	327	71862	191	72017	383	72088	482
71724	470	71866	275	72018	430	72089	431
71725	133	71901	165	72019	430	72099	402
71726	343	71902	166	72020	504	72101	518
71730	471	71903	166	72021	318	72102	510
71731	471	71909	168	72022	431	72103	433
71740	91	71910	168	72023	283	72104	195
71742	134	71913	167	72024	284	72106	149
71743	69	71914	166	72025	96	72110	99
71744	55	71920	66	72026	2	72111	150
71745	51	71921	67	72027	96	72112	227
71747	472	71923	68	72028	478	72113	403
71749	473	71929	192	72029	319	72114	404
71751	344	71933	193	72030	96	72115	405
71752	93	71935	321	72031	479	72116	406
71753	92	71937	369	72032	143	72117	407
71754	92	71940	357	72033	144	72118	408
71758	474	71941	194	72034	145	72120	412
71762	475	71943	358	72036	517	72121	511



ARKANSAS

TERRITORY DEFINITIONS

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72122	434	72219	392	72414	104	72515	156
72124	405	72222	392	72415	255	72517	214
72125	348	72223	400	72416	105	72519	215
72126	349	72227	401	72417	106	72520	157
72127	100	72301	128	72419	107	72521	202
72128	176	72303	128	72421	108	72522	202
72129	177	72315	306	72422	71	72523	79
72130	85	72316	306	72424	2	72524	203
72131	86	72319	311	72425	180	72527	204
72132	236	72320	265	72426	307	72528	156
72134	5	72322	420	72428	309	72529	457
72135	410	72324	129	72429	362	72530	80
72136	512	72326	421	72430	72	72531	158
72137	513	72327	123	72431	226	72532	458
72139	514	72330	308	72432	363	72533	463
72140	6	72331	124	72433	256	72534	205
72141	98	72333	350	72434	257	72536	216
72142	411	72335	422	72435	73	72537	18
72143	515	72336	422	72436	181	72538	159
72145	515	72338	310	72437	112	72539	160
72150	178	72341	266	72438	313	72540	217
72152	237	72342	351	72440	258	72542	459
72153	483	72346	423	72442	315	72543	82
72156	101	72347	130	72443	183	72544	20
72157	102	72348	424	72444	414	72546	84
72160	7	72350	312	72445	259	72550	206
72165	213	72354	364	72447	113	72553	207
72166	8	72355	352	72449	415	72554	161
72167	435	72358	314	72450	184	72555	465
72168	238	72360	267	72451	184	72556	219
72169	226	72364	125	72453	74	72560	466
72170	387	72365	365	72454	75	72561	220
72173	151	72366	353	72455	416	72562	208
72175	239	72368	268	72456	72	72564	209
72176	288	72370	316	72458	260	72565	221
72179	79	72372	425	72459	261	72566	163
72181	148	72373	131	72460	417	72567	468
72182	241	72374	354	72461	76	72568	210
72190	405	72376	126	72462	418	72569	460
72199	409	72384	127	72464	77	72571	211
72201	390	72386	367	72466	263	72572	262
72202	391	72389	355	72469	262	72573	222
72203	392	72390	356	72470	78	72576	162
72204	393	72392	426	72471	228	72577	461
72205	394	72394	427	72472	366	72578	163
72206	395	72395	317	72473	229	72579	212
72207	394	72396	132	72476	264	72581	87
72209	396	72401	109	72478	419	72583	164
72210	397	72403	110	72479	368	72584	223
72211	398	72404	111	72482	462	72585	156
72212	399	72410	254	72501	201	72587	2
72214	392	72411	103	72503	201	72601	47
72215	392	72412	179	72512	218	72602	47
72216	392	72413	413	72513	456	72611	44



ARKANSAS

TERRITORY DEFINITIONS

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72613	57	72711	25	72833	521	72950	370
72615	45	72712	28	72834	522	72951	280
72616	58	72714	26	72835	277	72952	120
72617	15	72715	27	72837	375	72955	121
72619	296	72717	484	72838	376	72956	122
72623	16	72718	29	72839	244	72957	122
72624	331	72719	30	72840	245	72958	289
72626	17	72721	289	72841	370	72959	501
72628	332	72722	31	72842	523		
72629	481	72727	485	72843	376		
72631	59	72729	486	72845	246		
72632	60	72730	487	72846	247		
72633	46	72732	32	72847	377		
72634	297	72734	33	72851	244		
72635	19	72735	492	72852	248		
72636	439	72736	34	72853	524		
72638	61	72737	492	72854	249		
72639	436	72738	290	72855	279		
72640	331	72739	35	72856	337		
72641	333	72740	276	72857	98		
72642	21	72742	291	72858	378		
72644	48	72744	493	72860	376		
72645	437	72745	36	72863	278		
72648	334	72747	37	72865	281		
72650	438	72749	494	72901	442		
72651	22	72751	38	72903	443		
72653	23	72752	292	72904	444		
72654	23	72753	495	72905	2		
72655	335	72756	39	72906	445		
72657	469	72757	40	72908	446		
72658	24	72758	41	72914	445		
72659	24	72760	293	72916	447		
72660	62	72761	42	72919	445		
72661	298	72762	496	72921	114		
72662	49	72764	497	72923	441		
72663	467	72765	498	72926	370		
72666	336	72766	498	72927	276		
72668	299	72768	43	72928	152		
72669	2	72769	499	72930	153		
72670	338	72770	492	72932	115		
72672	300	72773	294	72933	154		
72675	439	72774	500	72934	116		
72677	300	72776	295	72935	118		
72679	382	72801	379	72936	448		
72680	469	72802	380	72937	449		
72682	50	72811	381	72938	450		
72683	339	72812	381	72940	451		
72685	340	72821	57	72941	452		
72686	440	72823	374	72943	278		
72687	301	72824	519	72944	292		
72701	488	72827	520	72946	117		
72702	489	72828	520	72947	118		
72703	490	72830	242	72948	119		
72704	491	72832	243	72949	155		

State:	Arkansas	First Filing Company:	Hartford Casualty Insurance Company, ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Rate & Rule		
Project Name/Number:	Automobile/FN.15.599.2013.01		

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	Please see the attached A-1.
Attachment(s):	A-1.pdf
Item Status:	
Status Date:	

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	Please see the attached EXCEL PPA Survey Forms.
Attachment(s):	PPA Survey FORM APCS_HA&IC.xls PPA Survey FORM APCS_HCIC.xls PPA Survey FORM APCS_HUIC.xls PPA Survey FORM APCS_Trumbull.xls
Item Status:	
Status Date:	

Satisfied - Item:	NAIC loss cost data entry document
Comments:	Please see the attached RF-1.
Attachment(s):	LOSS COST DATA ENTRY RF1_eff 7-11-13.pdf
Item Status:	
Status Date:	

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Explanatory Memorandum
Comments:	The Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Explanatory Memorandum is attached.

State:	Arkansas	First Filing Company:	Hartford Casualty Insurance Company, ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Rate & Rule		
Project Name/Number:	Automobile/FN.15.599.2013.01		

Attachment(s):	Explanatory Memo.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Side by Side
Comments:	The Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Side by Side is attached.
Attachment(s):	Side by Side rules.pdf
Item Status:	
Status Date:	

Satisfied - Item:	UW Tier 26
Comments:	Please see the attached UW Tier - 26.
Attachment(s):	UW Tier - 26.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Supporting Documents
Comments:	Please see the attached Supporting Exhibits.
Attachment(s):	Supporting Exhibits.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	HART-128975911	State Tracking #:		Company Tracking #:	FN.15.599.2013.01
<hr/>					
State:	Arkansas	First Filing Company:	Hartford Casualty Insurance Company, ...		
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
Product Name:	Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Rate & Rule				
Project Name/Number:	Automobile/FN.15.599.2013.01				

Attachment PPA Survey FORM APCS_HA&IC.xls is not a PDF document and cannot be reproduced here.

Attachment PPA Survey FORM APCS_HCIC.xls is not a PDF document and cannot be reproduced here.

Attachment PPA Survey FORM APCS_HUIC.xls is not a PDF document and cannot be reproduced here.

Attachment PPA Survey FORM APCS_Trumbull.xls is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Trumbull Insurance Company
NAIC No. 27120 Group No. 00914

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? No
2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes
3. Do you require collateral business to support a youthful driver risk? No
4. Do you insure drivers with an international or foreign driver's license? No, not eligible per our underwriting guidelines
5. Specify the percentage you allow in credit or discounts for the following:

a. Driver Over 55	<u>5</u>	%
b. Good Student Discount	<u>5</u>	%
c. Multi-car Discount	<u>N/A</u>	%
d. Accident Free Discount*	<u>N/A</u>	%

*Please Specify Qualification for Discount _____

e. Anti-theft Discount	<u>5 - 15</u>	%
f. Other (specify)		%
<u>Passive Restraint/ Safety Equipment</u>	<u>10 - 20</u>	%
<u>Accident Prevention Course</u>	<u>5</u>	%
<u>Companion Auto Discount</u>	<u>2 - 10</u>	%
<u>Account Credit/ Homeownership Credit</u>	<u>2 - 10</u>	%
<u>AARP Membership</u>	<u>2 - 10</u>	%
<u>Telematics Participation Discount</u>	<u>5</u>	%
<u>UBI Score Discount</u>	<u>0 - 25</u>	%

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? \$5 service fee for every installment bill we send to a customer or a \$2 fee for each repetitive EFT payment.
7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences. The 99 tiers have % differences of approximately -85% to 795%.

State the current volume for each program.

<u>9,795,767</u>	

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Anthony Waite

Signature

Regional Analyst

Title

ARKANSAS INSURANCE DEPARTMENT

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Hartford Accident and Indemnity Company
NAIC No. 22357 Group No. 00914

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? No
2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes
3. Do you require collateral business to support a youthful driver risk? No
4. Do you insure drivers with an international or foreign driver's license? No, not eligible per our underwriting guidelines
5. Specify the percentage you allow in credit or discounts for the following:

a. Driver Over 55	<u>5</u>	%
b. Good Student Discount	<u>5</u>	%
c. Multi-car Discount	<u>N/A</u>	%
d. Accident Free Discount*	<u>N/A</u>	%

*Please Specify Qualification for Discount _____

e. Anti-theft Discount	<u>5 - 15</u>	%
f. Other (specify)		%
<u>Passive Restraint/ Safety Equipment</u>	<u>10 - 20</u>	%
<u>Accident Prevention Course</u>	<u>5</u>	%
<u>Companion Auto Discount</u>	<u>2 - 10</u>	%
<u>Account Credit/ Homeownership Credit</u>	<u>2 - 10</u>	%
<u>Telematics Participation Discount</u>	<u>5</u>	%
<u>UBI Score Discount</u>	<u>0 - 25</u>	%
_____	_____	%

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? \$5 service fee for every installment bill we send to a customer or a \$2 fee for each repetitive EFT payment.
7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences. The 99 tiers have % differences of approximately -85% to 795%.

State the current volume for each program.

<u>694,352</u>	_____
_____	_____
_____	_____

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Anthony Waite

Signature

Regional Analyst

Title

ARKANSAS INSURANCE DEPARTMENT

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Hartford Casualty Insurance Company
NAIC No. 29424 Group No. 00914

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? No
2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes
3. Do you require collateral business to support a youthful driver risk? No
4. Do you insure drivers with an international or foreign driver's license? No, not eligible per our underwriting guidelines
5. Specify the percentage you allow in credit or discounts for the following:

a. Driver Over 55	<u>5</u>	%
b. Good Student Discount	<u>5</u>	%
c. Multi-car Discount	<u>N/A</u>	%
d. Accident Free Discount*	<u>N/A</u>	%

*Please Specify Qualification for Discount _____

e. Anti-theft Discount	<u>5 - 15</u>	%
f. Other (specify)		%
<u>Passive Restraint/ Safety Equipment</u>	<u>10 - 20</u>	%
<u>Accident Prevention Course</u>	<u>5</u>	%
<u>Companion Auto Discount</u>	<u>2 - 10</u>	%
<u>Account Credit/ Homeownership Credit</u>	<u>2 - 10</u>	%
<u>Telematics Participation Discount</u>	<u>5</u>	%
<u>UBI Score Discount</u>	<u>0 - 25</u>	%
_____	_____	%

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? \$5 service fee for every installment bill we send to a customer or a \$2 fee for each repetitive EFT payment.
7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences. The 99 tiers have % differences of approximately -85% to 795%.

State the current volume for each program.

<u>130,144</u>	_____
_____	_____
_____	_____

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Anthony Waite

Signature

Regional Analyst

Title

ARKANSAS INSURANCE DEPARTMENT

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Hartford Underwriters Insurance Company
NAIC No. 30104 Group No. 00914

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? No
2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes
3. Do you require collateral business to support a youthful driver risk? No
4. Do you insure drivers with an international or foreign driver's license? No, not eligible per our underwriting guidelines
5. Specify the percentage you allow in credit or discounts for the following:

a. Driver Over 55	<u>5</u>	%
b. Good Student Discount	<u>5</u>	%
c. Multi-car Discount	<u>N/A</u>	%
d. Accident Free Discount*	<u>N/A</u>	%

*Please Specify Qualification for Discount _____

e. Anti-theft Discount	<u>5 - 15</u>	%
f. Other (specify)		%
<u>Passive Restraint/ Safety Equipment</u>	<u>10 - 20</u>	%
<u>Accident Prevention Course</u>	<u>5</u>	%
<u>Companion Auto Discount</u>	<u>2 - 10</u>	%
<u>Account Credit/ Homeownership Credit</u>	<u>2 - 10</u>	%
<u>AARP Membership</u>	<u>2 - 10</u>	%
<u>Telematics Participation Discount</u>	<u>5</u>	%
<u>UBI Score Discount</u>	<u>0 - 25</u>	%

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? \$5 service fee for every installment bill we send to a customer or a \$2 fee for each repetitive EFT payment.
7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences. The 99 tiers have % differences of approximately -85% to 795%.

State the current volume for each program.

<u>367,358</u>	

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Anthony Waite

Signature

Regional Analyst

Title

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking #

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number

		Company Name	Company NAIC Number	
3.	A.	Trumbull Insurance Company	B.	27120

		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.		B.	

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Personal Automobile	16.1%	3.0%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	16.10%	3.0%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2012	8721	3.5%	7/26/2012	10,165,139	7,269,138	0.72	0.69
2011	9966	7.0%	2/5/2011	9,682,331	6,937,406	0.72	0.71
2010	7004	7.0%	7/15/2010	8,423,979	6,961,792	0.83	0.73
2009	5259	no change	no change	5,960,407	4,915,612	0.82	0.73
2008	3514	-0.3%	12/6/2008	2,671,282	1,425,858	0.53	0.54
2008	1669	-5.0%	4/1/2008	2,671,282	1,425,858	0.53	0.54

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	20.8%
C. Taxes, License & Fees	2.9%
D. Underwriting Profit & Contingencies	7.1%
E. Other (explain)	N/A
F. TOTAL	30.9%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. 11.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):

N/A

10. 0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):

N/A

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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		Company Name	Company NAIC Number	
3.	A.	Hartford Underwriters Insurance Company	B.	30104

		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.		B.	

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Personal Automobile	16.1%	2.7%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	16.1%	2.7%					

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2012	233	3.5%	7/26/2012	285,360	181,763	0.64	0.63
2011	new class plan rollout		2/5/2011	99,005	79,173	0.80	0.61

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	20.8%
C. Taxes, License & Fees	2.9%
D. Underwriting Profit & Contingencies	7.1%
E. Other (explain)	N/A
F. TOTAL	30.9%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 8.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
10. 0.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
----	---	--

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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		Company Name	Company NAIC Number	
3.	A.	Hartford Accident and Indemnity Company	B.	22357

		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.		B.	

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Personal Automobile	16.1%	3.0%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	16.1%	3.0%					

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2012	493	3.5%	7/26/2012	681,676	193,821	0.28	0.71
2011	new class plan rollout		2/5/2011	462,001	433,872	0.94	0.68

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	20.8%
C. Taxes, License & Fees	2.9%
D. Underwriting Profit & Contingencies	7.1%
E. Other (explain)	N/A
F. TOTAL	30.9%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 8.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
10. 0.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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		Company Name	Company NAIC Number	
3.	A.	Hartford Casualty Insurance Company	B.	29424

		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.		B.	

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Personal Automobile	16.1%	3.1%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	16.1%	3.1%					

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2012	111	3.5%	7/26/2012	176,275	24,642	0.14	0.84
2011	new class plan rollout		2/5/2011	39,563	93,040	2.35	0.67

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	20.8%
C. Taxes, License & Fees	2.9%
D. Underwriting Profit & Contingencies	7.1%
E. Other (explain)	N/A
F. TOTAL	30.9%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 5.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
10. 0.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A

ARKANSAS

**Trumbull Insurance Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Hartford Accident and Indemnity Company**

EXPLANATORY MEMORANDUM

We are proposing these changes to be effective July 11, 2013 and for renewals policies effective on or after August 20, 2013. The overall impact of the proposed changes is 3.0%.

We are introducing the following with this filing:

Advanced Quote (Rule 21)

This discount will apply to customers who request a quote 7 or more days prior to the expiration date of their current policy.

This discount will apply to all policies quoted on or after July 11, 2013. The discount will apply to the new business policy and subsequent renewals of those policies.

This discount is -5% for new business, and will reduce by 1% each year over the 5 subsequent renewals.

The new business impact of this change, -3.6%, has been off set in the base rate calculation.

Advance Quote rule is on revised manual page AR-21.7. Manual page AR-21.8 is revised for renumbering due to addition of Advance Quote.

Longevity Group Expense Modifier (LGEM) and (Rule 3)

The Longevity Group Expense Modifier (LGEM) is applied to the portion of the Policy Expense Fee which corresponds to acquisition costs. The LGEM factor modifies the acquisition expense load built into the policy so that these acquisition expenses are amortized over the expected lifetime of the policy, resulting in a more accurate allocation of expected costs to each customer. This factor is determined at original policy issuance, and is fixed for the policy throughout its lifetime with The Hartford.

This factor will apply to new business only written on or after July 11, 2013.

These groupings and factors can be found in pages LGEM-1 through LGEM-4.

Revised Expense Fee rule is on manual page AR-3.1 and AR-3.2.

Late Payment (UW Tier 26)

Tier pages are revised to include a table with number of late payments and months since late payment.

This revision is on UW Tier 26.

Other Revisions:

Grandfathered Off balance (GOB-1.1)

Territory Definition (T-1 to T-3) Reprinted to include the most up-to date list of zip codes. No territory redefinition took place at this time.

RATE LEVEL INDICATIONS

The following are the proposed impacts by coverage:

Coverage	Indicated	Total Impact
Bodily Injury	2.7%	0.0%
Property Damage	25.2%	4.4%
Personal Injury Protection	78.3%	11.0%
Uninsured Motorists	41.9%	5.4%
Liability Subtotal	20.8%	3.0%
Comprehensive	29.1%	8.8%
Collision	0.7%	0.0%
Physical Damage Subtotal	11.0%	3.0%
TOTAL	16.1%	3.0%

Revised base rates are on pages R-1 to R -10.

Revisions to base rates are based on actuarial indications using the five accident years ending June 30, 2012, evaluated as of September 30, 2012 for Bodily Injury and Uninsured Motorists. Indications for all other coverages are based on experience for the five accident years ending September 30, 2012, evaluated as of September 30, 2012.

This filing has been prepared by Anthony Waite, Regional Pricing Analyst, and William Cook, Product Manager. Any questions regarding the filing or supporting documentation should be directed to their attention.

William Cook
Product Manager
The Hartford Consumer Markets
860-843-3334

Anthony Waite
Region Analyst
The Hartford Consumer Markets
860-843-8571

Side by side Rules

**ARKANSAS PERSONAL VEHICLE MANUAL****3. PREMIUM DETERMINATION**

The Bodily Injury Liability, Property Damage Liability, Uninsured and Underinsured Motorist Coverage, Medical Payments, Comprehensive and Collision premiums shall be determined as follows:

- A. Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.
- B. Model Year and Symbol Determination

Refer to The Hartford Symbol Manual for determination of the symbols for Bodily Injury Liability, Property Damage Liability, Uninsured and Underinsured Motorists, Medical Payments, Comprehensive and Collision coverages for owned autos. Refer to the SYMR and MYSR pages of this manual for the applicable factors assigned to each symbol.

- C. Refer to Territory Definitions to determine the territorial schedule code number for the location where the auto is principally garaged.

NOTE:

When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

- D. Refer to the Rate pages and apply the Policy Coverage factor and any applicable increased limits factors, non physical damage factors, physical damage model year/symbol relativities, and deductible symbol factors to determine the base rate for the desired coverage for the appropriate territory.
- E. The premium is determined as follows:
 - 1. Obtain the total calculated factor by multiplying the applicable component factors of Primary Class, Secondary Class, as defined in Rule 4, and Program Modifications as defined in Rule 21. If neither Primary Class, Secondary Class nor Program Modifications apply, use a factor of 1.00.
 - 2. Determine if factor developed in E.1 is less than the Minimum Factor specified below.

	BI	PD	Med Pay	UM/UDM	Comp	Collision
Minimum Factor	.443	.398	.231	.473	.499	.306

- 3. Multiply the higher of either the product developed in E.1 or the factor stated in E.2, by all applicable Program Adjustments as defined in Rule 21.
- 4. Multiply the base rate for each coverage by the final calculated factor developed in E.3.
- 5. Multiply the product developed in E.4 by the Standard or Non-Standard Deviation factor.
- 6. Multiply the product developed in E.5 by the Paid in Full Discount factor if applicable.
- ★ 7. Add the Policy Expense Fee to the policy premium.

Annual Policy Expense Fees:

Acquisition Expense Base Fee \$86.00

Policy Expense Flat Fee \$56.00

- a. To determine the total Policy Expense Fee, add the applicable Acquisition Expense Fee to the Policy Expense Flat Fee charge.

The Acquisition Expense Fee shall be determined as follows:

- 1) Multiply the applicable factors associated with variables 1 through 6 displayed on the LGEM pages and round to 3 positions.

**ARKANSAS PERSONAL VEHICLE MANUAL****3. PREMIUM DETERMINATION**

The Bodily Injury Liability, Property Damage Liability, Uninsured and Underinsured Motorist Coverage, Medical Payments, Comprehensive and Collision premiums shall be determined as follows:

- A. Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.
- B. Model Year and Symbol Determination

Refer to The Hartford Symbol Manual for determination of the symbols for Bodily Injury Liability, Property Damage Liability, Uninsured and Underinsured Motorists, Medical Payments, Comprehensive and Collision coverages for owned autos. Refer to the SYMR and MYSR pages of this manual for the applicable factors assigned to each symbol.

- C. Refer to Territory Definitions to determine the territorial schedule code number for the location where the auto is principally garaged.

NOTE:

When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

- D. Refer to the Rate pages and apply the Policy Coverage factor and any applicable increased limits factors, non physical damage factors, physical damage model year/symbol relativities, and deductible symbol factors to determine the base rate for the desired coverage for the appropriate territory.
- E. The premium is determined as follows:
 - 1. Obtain the total calculated factor by multiplying the applicable component factors of Primary Class, Secondary Class, as defined in Rule 4, and Program Modifications as defined in Rule 21. If neither Primary Class, Secondary Class nor Program Modifications apply, use a factor of 1.00.
 - 2. Determine if factor developed in E.1 is less than the Minimum Factor specified below.

	BI	PD	Med Pay	UM/UDM	Comp	Collision
Minimum Factor	.443	.398	.231	.473	.499	.306

- 3. Multiply the higher of either the product developed in E.1 or the factor stated in E.2, by all applicable Program Adjustments as defined in Rule 21.
- 4. Multiply the base rate for each coverage by the final calculated factor developed in E.3.
- 5. Multiply the product developed in E.4 by the Standard or Non-Standard Deviation factor.
- 6. Multiply the product developed in E.5 by the Paid in Full Discount factor if applicable.

★ 7. Add the Policy Expense Fee to the policy premium.

Annual Policy Expense Fees:

Acquisition Expense Base Fee \$86.00

Policy Expense Flat Fee \$56.00

- a. To determine the total Policy Expense Fee, add the applicable Acquisition Expense Fee to the Policy Expense Flat Fee charge.

The Acquisition Expense Fee shall be determined as follows:

- 1) Multiply the applicable factors associated with variables 1 through 6 displayed on the LGEM pages and round to 3 positions.



ARKANSAS PERSONAL VEHICLE MANUAL

Note: The factor determined in (1) above at the time of the original policy inception is to be used in all future calculations.

- (2) Multiply the results of (1) by the applicable Score Group factor shown on LGEM-3 and round to 3 positions.
- (3) Locate the value from (2) above in one of the Longevity ranges shown in 8. on page LGEM-3 and assign a Longevity Group.

For policies where there is no auto on the policy at original policy inception, assign Longevity Group PX.

Note: Assign Longevity Group PR to all policies written in Hartford Underwriters Insurance Company and Hartford Accident and Indemnity Company, any policy rewritten into this state from another state and to any policy where Longevity Score was not developed at new business.

- (4) Multiply the Acquisition Expense Base Fee by the applicable Longevity Group factor displayed on LGEM-3 and the associated Renewal Factor displayed on page LGEM-4 and round to the nearest whole dollar.
- b. The policy expense fee determined in (4) shall be added to the auto Bodily Injury premium. When there are two or more autos present on the policy, the Policy Expense Fee shall be distributed over the first and second autos. If there is no auto on the policy, the full expense fee amount is added to the Bodily Injury premium of the first vehicle.

Note: If two or more autos are insured on the policy and only one auto has liability coverage then charge 50% of the policy expense fee.

- c. The annual expense fee shall be reduced by \$24 if the named insured has been referred by an existing Hartford policyholder and has been issued a policy in Trumbull Insurance Company or Hartford Casualty Insurance Company. The reduction shall apply to the initial policy term and at each subsequent renewal. The reduced charge shall be applied as outlined in b. above and on a multi-car policy split accordingly.

Note: To receive the expense fee reduction the named insured must present, at the time of application, the promotion code and policy number issued to the existing policyholder.

- d. Except where specified, the Policy Expense Fee is not subject to modification by the provisions of any rating plans or other rating rules (e.g. Classifications, Safe Driver Insurance Plan, Increased Limits factors, Physical Damage Deductible factors, etc.).
 - e. The Policy Expense Fee applies to all policies.
 - f. The Policy Expense Fee is subject to the cancellation provisions of this manual.
8. Refer to the Renewal Premium Capping and Book Acquisition and Transfers Rules to determine any applicable Capping factor.
- F. When a surcharge is applicable under the Certified Risk - Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.



ARKANSAS PERSONAL VEHICLE MANUAL

~~★-Note:~~ The factor determined in (1) above at the time of the original policy inception is to be used in all future calculations.

(2) Multiply the results of (1) by the applicable Score Group factor shown on LGEM-3 and round to 3 positions.

(3) Locate the value from (2) above in one of the Longevity ranges shown in 8. on page LGEM-3 and assign a Longevity Group.

For policies where there is no auto on the policy at original policy inception, assign Longevity Group PX.

Note: Assign Longevity Group PR to all policies written in Hartford Underwriters Insurance Company and Hartford Accident and Indemnity Company, any policy rewritten into this state from another state and to any policy where Longevity Score was not developed at new business.

(4) Multiply the Acquisition Expense Base Fee by the applicable Longevity Group factor displayed on LGEM-3 and the associated Renewal Factor displayed on page LGEM-4 and round to the nearest whole dollar.

b. The policy expense fee determined in (4) shall be added to the auto Bodily Injury premium. When there are two or more autos present on the policy, the Policy Expense Fee shall be distributed over the first and second autos. If there is no auto on the policy, the full expense fee amount is added to the Bodily Injury premium of the first vehicle.

Note: If two or more autos are insured on the policy and only one auto has liability coverage then charge 50% of the policy expense fee.

~~c. 7. Add the Policy Expense Fee to the policy premium.~~

~~a. Annual Policy Expense Fee:~~

~~Single Car \$142~~

~~Multi Car: 1st Auto \$71 2nd Auto \$71~~

~~b. The appropriate single or multi-car Policy Expense Fee is added to the Bodily Injury premium for the first and second autos. If there is no auto on the policy, the single-car expense fee amount is added to the Bodily Injury premium of the first vehicle.~~

~~Note: If two or more autos are insured on the policy and only one auto has liability coverage charge the multi-car policy expense fee.~~

~~e. The annual expense fee shall be reduced by \$24 if the named insured has been referred by an existing Hartford policyholder and has been issued a policy in Trumbull Insurance Company or Hartford Casualty Insurance Company. The reduction shall apply to the initial policy term and at each subsequent renewal. The reduced charge shall be applied as outlined in b. above and on a multi-car policy split accordingly.~~

~~Note: To receive the expense fee reduction the named insured must present, at the time of application, the promotion code and policy number issued to the existing policyholder.~~

~~d. Except where specified, the Policy Expense Fee is not subject to modification by the provisions of any rating plans or other rating rules (e.g. Classifications, Safe Driver Insurance Plan, Increased Limits factors, Physical Damage Deductible factors, etc.).~~

~~e. The Policy Expense Fee applies to all policies.~~

~~f. The Policy Expense Fee is subject to the cancellation provisions of this manual.~~

8. Refer to the Renewal Premium Capping and Book Acquisition and Transfers Rules to determine any applicable Capping factor.

**ARKANSAS PERSONAL VEHICLE MANUAL****K. Online Quote**

Apply the applicable factor to the premiums for all vehicles on the policy, including any miscellaneous type vehicle, when the applicant initiated their original quote on or after May 7, 2011 via the internet and a policy is issued in Trumbull Insurance Company or Hartford Casualty Insurance Company.

Years With Company	BI	PD	Med Pay	UM/UDM	Comp	Collision
0	0.960	0.960	0.960	0.960	0.960	0.960
1	0.970	0.970	0.970	0.970	0.970	0.970
2	0.980	0.980	0.980	0.980	0.980	0.980
3	0.990	0.990	0.990	0.990	0.990	0.990
4 or more	1.000	1.000	1.000	1.000	1.000	1.000

★L. Advance Quote

Apply the applicable factor to all vehicles on the policy, including any miscellaneous type vehicle, based on the number of days an applicant is initially quoted prior to their current policy expiration date. This rule applies to all policies quoted on or after (month, day, year of introduction).

Advance Quote Days	# of Years with HIG	BI	PD	Med Pay	UM/UDM	Comp	Collision
Less than 7	0	1.00	1.00	1.00	1.00	1.00	1.00
Less than 7	1	1.00	1.00	1.00	1.00	1.00	1.00
Less than 7	2	1.00	1.00	1.00	1.00	1.00	1.00
Less than 7	3	1.00	1.00	1.00	1.00	1.00	1.00
Less than 7	4	1.00	1.00	1.00	1.00	1.00	1.00
Less than 7	5 or more	1.00	1.00	1.00	1.00	1.00	1.00
7 or more	0	.95	.95	.95	.95	.95	.95
7 or more	1	.96	.96	.96	.96	.96	.96
7 or more	2	.97	.97	.97	.97	.97	.97
7 or more	3	.98	.98	.98	.98	.98	.98
7 or more	4	.99	.99	.99	.99	.99	.99
7 or more	5 or more	1.00	1.00	1.00	1.00	1.00	1.00

M. Telematics Program Participation

Apply the applicable factors to each participating vehicle when all of the following are met:

1. The insured has agreed to participate in the Telematics program.
2. Within 10 days of receiving a company approved data collection device, it is connected to the on-board diagnostic port of a 1996 or newer private passenger auto, pick-up or van which is insured for other than comprehensive only coverage.
3. The device is operational and transmitting data.
4. The device remains installed in the vehicle until the participant is notified that the data necessary to establish a UBI score has been obtained.



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HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD CASUALTY INSURANCE COMPANY**

K. Online Quote

Apply the applicable factor to the premiums for all vehicles on the policy, including any miscellaneous type vehicle, when the applicant initiated their original quote on or after May 7, 2011 via the internet and a policy is issued in Trumbull Insurance Company or Hartford Casualty Insurance Company.

Years With Company	BI	PD	Med Pay	UM/UDM	Comp	Collision
0	0.960	0.960	0.960	0.960	0.960	0.960
1	0.970	0.970	0.970	0.970	0.970	0.970
2	0.980	0.980	0.980	0.980	0.980	0.980
3	0.990	0.990	0.990	0.990	0.990	0.990
4 or more	1.000	1.000	1.000	1.000	1.000	1.000

★L. Advance Quote

Apply the applicable factor to all vehicles on the policy, including any miscellaneous type vehicle, based on the number of days an applicant is initially quoted prior to their current policy expiration date. This rule applies to all policies quoted on or after (month, day, year of introduction).

<u>Advance Quote Days</u>	<u># of Years with HIG</u>	<u>BI</u>	<u>PD</u>	<u>Med Pay</u>	<u>UM/UDM</u>	<u>Comp</u>	<u>Collision</u>
<u>Less than 7</u>	<u>0</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>Less than 7</u>	<u>1</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>Less than 7</u>	<u>2</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>Less than 7</u>	<u>3</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>Less than 7</u>	<u>4</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>Less than 7</u>	<u>5 or more</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>7 or more</u>	<u>0</u>	<u>.95</u>	<u>.95</u>	<u>.95</u>	<u>.95</u>	<u>.95</u>	<u>.95</u>
<u>7 or more</u>	<u>1</u>	<u>.96</u>	<u>.96</u>	<u>.96</u>	<u>.96</u>	<u>.96</u>	<u>.96</u>
<u>7 or more</u>	<u>2</u>	<u>.97</u>	<u>.97</u>	<u>.97</u>	<u>.97</u>	<u>.97</u>	<u>.97</u>
<u>7 or more</u>	<u>3</u>	<u>.98</u>	<u>.98</u>	<u>.98</u>	<u>.98</u>	<u>.98</u>	<u>.98</u>
<u>7 or more</u>	<u>4</u>	<u>.99</u>	<u>.99</u>	<u>.99</u>	<u>.99</u>	<u>.99</u>	<u>.99</u>
<u>7 or more</u>	<u>5 or more</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>

★~~ML~~. Telematics Program Participation

Apply the applicable factors to each participating vehicle when all of the following are met:

1. The insured has agreed to participate in the Telematics program.
2. Within 10 days of receiving a company approved data collection device, it is connected to the on-board diagnostic port of a 1996 or newer private passenger auto, pick-up or van which is insured for other than comprehensive only coverage.
3. The device is operational and transmitting data.
4. The device remains installed in the vehicle until the participant is notified that the data necessary to establish a UBI score has been obtained.



ARKANSAS PERSONAL VEHICLE MANUAL

5. The policy term is the initial term in which the device was installed in the vehicle or the next renewal term when a UBI score has not been established prior to the preparation of the forthcoming renewal.
6. The vehicle is not classified and rated based on UBI score.

Note: When a participating vehicle is replaced by an eligible vehicle the participation discount will continue to apply to the replacement. If participation is terminated for any reason the discount will be prorated for the period of participation. This discount shall not apply to the replacement vehicle when the original vehicle was classified and rated based on UBI score. Refer to Rule 4.

Coverage	BI	PD	Med Pay	UM/UDM	Comp	Collision
	0.950	0.950	0.950	0.950	0.950	0.950

N. Off Balance for Grandfathered Rules

Based upon the date the policy was originally written, and the rating territory, apply the appropriate factor from the table on page GOB-1 to each private passenger auto, including vehicles classified and rated as private passenger autos.

O. Off Balance for Premium Capping

Based upon the date the policy was originally written, and the rating territory, apply the appropriate factor from the table on page COB-1 to each private passenger auto, including vehicles classified and rated as private passenger autos.

III. Policy Coverage Options

A. Advantage and Advantage Plus Coverage

Apply the appropriate factor below to the vehicles, including any miscellaneous type vehicles, except trailers and attach the Hartford Advantage Plus coverage endorsement when this option is selected.

These policy coverage options cannot be changed mid-term.

Coverage Option	BI	PD	Med Pay	UM/UDM	Comp	Collision
Advantage	1.000	1.000	1.000	1.000	1.000	1.000
Advantage Plus	1.050	1.050	1.050	1.050	1.060	1.130



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TRUMBULL INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD CASUALTY INSURANCE COMPANY**

5. The policy term is the initial term in which the device was installed in the vehicle or the next renewal term when a UBI score has not been established prior to the preparation of the forthcoming renewal.
6. The vehicle is not classified and rated based on UBI score.

Note: When a participating vehicle is replaced by an eligible vehicle the participation discount will continue to apply to the replacement. If participation is terminated for any reason the discount will be prorated for the period of participation. This discount shall not apply to the replacement vehicle when the original vehicle was classified and rated based on UBI score. Refer to Rule 4.

Coverage	BI	PD	Med Pay	UM/UDM	Comp	Collision
	0.950	0.950	0.950	0.950	0.950	0.950

★~~N~~A. Off Balance for Grandfathered Rules

Based upon the date the policy was originally written, and the rating territory, apply the appropriate factor from the table on page GOB-1 to each private passenger auto, including vehicles classified and rated as private passenger autos.

★~~O~~N. Off Balance for Premium Capping

Based upon the date the policy was originally written, and the rating territory, apply the appropriate factor from the table on page COB-1 to each private passenger auto, including vehicles classified and rated as private passenger autos.

26. Number of Reinstatements

February 5, 2011

Number of Reinstatements	BI	PD	MP	UM	Comp	Coll
0	1.000	1.000	1.000	1.000	1.000	1.000
1	1.150	1.150	1.150	1.150	1.150	1.150
2+	1.300	1.300	1.300	1.300	1.300	1.300

26b. Late Payments* 60 Months Prior to Renewal Process Date

July 11, 2013

Number of Late Payments	Months Since Last Late Payment	Years with HIG	BI	PD	MP	UM	COMP	COLL
0	37+	0	1.000	1.000	1.000	1.000	1.000	1.000
0	37+	1	1.000	1.000	1.000	1.000	1.000	1.000
0	37+	2	1.000	1.000	1.000	1.000	1.000	1.000
0	37+	3+	1.000	1.000	1.000	1.000	1.000	1.000
1	0-12	0	1.000	1.000	1.000	1.000	1.000	1.000
1	0-12	1	1.000	1.000	1.000	1.000	1.000	1.000
1	0-12	2	1.000	1.000	1.000	1.000	1.000	1.000
1	0-12	3+	1.000	1.000	1.000	1.000	1.000	1.000
1	13-24	0	1.000	1.000	1.000	1.000	1.000	1.000
1	13-24	1	1.000	1.000	1.000	1.000	1.000	1.000
1	13-24	2	1.000	1.000	1.000	1.000	1.000	1.000
1	13-24	3+	1.000	1.000	1.000	1.000	1.000	1.000
1	25-36	0	1.000	1.000	1.000	1.000	1.000	1.000
1	25-36	1	1.000	1.000	1.000	1.000	1.000	1.000
1	25-36	2	1.000	1.000	1.000	1.000	1.000	1.000
1	25-36	3+	1.000	1.000	1.000	1.000	1.000	1.000
2	0-12	0	1.100	1.100	1.100	1.100	1.100	1.100
2	0-12	1	1.100	1.100	1.100	1.100	1.100	1.100
2	0-12	2	1.100	1.100	1.100	1.100	1.100	1.100
2	0-12	3+	1.100	1.100	1.100	1.100	1.100	1.100
2	13-24	0	1.100	1.100	1.100	1.100	1.100	1.100
2	13-24	1	1.100	1.100	1.100	1.100	1.100	1.100
2	13-24	2	1.100	1.100	1.100	1.100	1.100	1.100
2	13-24	3+	1.100	1.100	1.100	1.100	1.100	1.100
2	25-36	0	1.100	1.100	1.100	1.100	1.100	1.100
2	25-36	1	1.100	1.100	1.100	1.100	1.100	1.100
2	25-36	2	1.100	1.100	1.100	1.100	1.100	1.100
2	25-36	3+	1.100	1.100	1.100	1.100	1.100	1.100
3+	0-12	0	1.100	1.100	1.100	1.100	1.100	1.100
3+	0-12	1	1.100	1.100	1.100	1.100	1.100	1.100
3+	0-12	2	1.100	1.100	1.100	1.100	1.100	1.100
3+	0-12	3+	1.100	1.100	1.100	1.100	1.100	1.100
3+	13-24	0	1.100	1.100	1.100	1.100	1.100	1.100
3+	13-24	1	1.100	1.100	1.100	1.100	1.100	1.100
3+	13-24	2	1.100	1.100	1.100	1.100	1.100	1.100
3+	13-24	3+	1.100	1.100	1.100	1.100	1.100	1.100
3+	25-36	0	1.100	1.100	1.100	1.100	1.100	1.100
3+	25-36	1	1.100	1.100	1.100	1.100	1.100	1.100
3+	25-36	2	1.100	1.100	1.100	1.100	1.100	1.100
3+	25-36	3+	1.100	1.100	1.100	1.100	1.100	1.100

Supporting exhibits

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

Determination of Rate Level Indications
Personal Automobile Insurance
Calendar/Accident Year Data Ending 6/30/2012@9/30/2012

Data Evaluation Period:			@15	@12	@15	@12	@12	@12	
			Bodily Injury	Property Damage	Uninsured /Underinsured Motorist	Personal Injury Protection	Compre- hensive	Collision	Total
(1)	Collected	2012	2,681,221	2,241,829	796,655	388,597	1,626,602	3,154,925	10,889,829
	Earned Premium	2011	2,247,046	1,929,042	687,196	348,679	1,348,283	2,828,049	9,388,295
		2010	1,856,034	1,582,611	560,877	292,757	1,131,195	2,352,783	7,776,257
		2009	1,140,331	1,086,067	341,263	199,569	744,273	1,530,298	5,041,801
		2008	315,123	410,987	92,727	71,371	270,195	558,891	1,719,294
(2)	Trended Earned Premium at Present Rates (EPAPR)	2012	2,549,523	2,031,391	690,727	388,613	1,865,118	3,287,514	10,812,886
	2011	2,303,582	1,875,974	561,983	344,380	1,714,441	3,030,572	9,830,932	
	2010	1,843,863	1,617,769	435,513	287,385	1,468,909	2,571,008	8,224,447	
	2009	885,667	967,209	254,862	197,407	1,072,257	1,641,087	5,018,490	
	2008	213,944	322,648	66,716	1,852,153	390,825	557,842	3,404,129	
(3)	Incurred Losses	2012	1,360,958	1,296,948	372,017	555,087	1,184,703	2,178,888	6,953,959
	Including W&W Losses	2011	1,505,087	1,206,820	442,902	459,444	1,029,219	1,773,769	6,417,241
		2010	1,141,351	1,031,559	818,579	342,205	921,811	1,604,727	5,860,232
		2009	736,449	740,075	224,943	232,244	641,154	985,794	3,565,659
		2008	129,943	248,877	28,410	91,186	191,450	340,416	1,030,282
(4)	Ultimate Losses	2012	1,877,043	1,552,521	569,329	642,876	1,368,393	2,283,308	8,299,316
	Including LAE	2011	1,740,906	1,345,556	524,579	518,517	1,146,426	1,958,877	7,234,861
		2010	1,296,973	1,144,425	925,257	388,929	1,025,760	1,775,746	6,557,090
		2009	831,872	821,049	253,497	264,218	713,455	1,090,852	3,980,521
		2008	146,780	276,107	32,016	103,740	213,039	376,695	1,148,377
(5)	Trended Ultimate Losses (Trended to 8/29/2014)	2012	1,803,838	1,641,015	600,073	642,876	1,594,178	2,303,858	8,591,935
	2011	1,664,306	1,453,200	554,480	518,517	1,415,836	1,998,055	7,604,394	
	2010	1,234,718	1,263,445	979,847	388,929	1,342,720	1,830,794	7,040,454	
	2009	788,615	925,322	269,214	264,218	990,989	1,136,668	4,381,117	
	2008	138,414	317,799	34,097	103,740	313,806	397,037	1,304,893	
(6)	Trended Ultimate Loss Ratio [(5) / (2)]	2012	0.708	0.808	0.869	1.654	0.855	0.701	0.795
	2011	0.722	0.775	0.987	1.506	0.826	0.659	0.774	
	2010	0.670	0.781	2.250	1.353	0.914	0.712	0.856	
	2009	0.890	0.957	1.056	1.338	0.924	0.693	0.873	
	2008	0.647	0.985	0.511	0.056	0.803	0.712	0.383	
(7)	Accident Year Weights	2012	0.30	0.30	0.30	0.30	0.30	0.30	0.30
	2011	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
	2010	0.20	0.20	0.20	0.20	0.20	0.20	0.20	
	2009	0.15	0.15	0.15	0.15	0.15	0.15	0.15	
	2008	0.10	0.10	0.10	0.10	0.10	0.10	0.10	
(8)	Weighted Loss Ratio		0.725	0.834	1.167	1.350	0.865	0.693	0.772
(9)	Credibility		0.77	1.00	0.60	0.73	1.00	1.00	
(10)	Permissible Loss Ratio		0.706	0.666	0.706	0.651	0.670	0.688	0.685
(11)	Rate Level Loss Ratio ((8)*(9))+((10)*(T)*(1.0-(9)))		0.725	0.834	1.002	1.161	0.865	0.693	0.795
(12)	Indicated Rate Level Change ((11)/(10))-1.0		2.7%	25.2%	41.9%	78.3%	29.1%	0.7%	16.1%

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

Premium Adjustments Personal Automobile Insurance Calendar/Accident Year Data Ending 6/30/2012@9/30/2012

Data Evaluation Period:		@15	@12	@15	@12	@12	@12
		Bodily Injury	Property Damage	Uninsured /Underinsured Motorist	Personal Injury Protection	Compre- hensive	Collision
(1) Earned Exposures	2012	17,123	17,399	16,257	13,831	13,308	12,530
	2011	15,696	16,143	14,947	12,925	11,993	11,441
	2010	13,353	14,448	12,761	11,523	10,493	10,048
	2009	8,198	9,793	7,680	7,726	6,891	6,618
	2008	2,185	3,571	2,095	2,776	2,428	2,335
(2) Earned Premium at Present Rates (EPAPR)	2012	2,795,530	2,212,844	796,686	388,613	1,852,153	3,280,952
	2011	2,620,685	2,114,965	678,723	344,380	1,699,149	3,000,566
	2010	2,176,934	1,887,712	550,585	287,385	1,451,491	2,525,548
	2009	1,085,376	1,166,718	337,566	197,407	1,057,453	1,599,500
	2008	271,848	403,310	92,533	71,222	384,292	539,499
(3) Miscellaneous Premium Adjustment	2012	1.000	1.000	1.000	1.000	1.000	1.000
	2011	1.000	1.000	1.000	1.000	1.000	1.000
	2010	1.000	1.000	1.000	1.000	1.000	1.000
	2009	1.000	1.000	1.000	1.000	1.000	1.000
	2008	1.000	1.000	1.000	1.000	1.000	1.000
(4) Adjusted Earned Premium at Present Rates (EPAPR)	2012	2,795,530	2,212,844	796,686	388,613	1,852,153	3,280,952
	2011	2,620,685	2,114,965	678,723	344,380	1,699,149	3,000,566
	2010	2,176,934	1,887,712	550,585	287,385	1,451,491	2,525,548
	2009	1,085,376	1,166,718	337,566	197,407	1,057,453	1,599,500
	2008	271,848	403,310	92,533	1,852,153	384,292	539,499
(5) Retrospective Prem Trend (Trended to 12/30/2011)	2012	1.000	1.000	1.000	1.000	1.000	1.000
	2011	0.964	0.966	0.955	1.000	1.002	1.008
	2010	0.929	0.934	0.912	1.000	1.005	1.016
	2009	0.895	0.903	0.871	1.000	1.007	1.024
	2008	0.863	0.872	0.831	1.000	1.010	1.032
(6) Prospective Prem Trend (Trended to 8/29/2014)	2012	0.912	0.918	0.867	1.000	1.007	1.002
	2011	0.912	0.918	0.867	1.000	1.007	1.002
	2010	0.912	0.918	0.867	1.000	1.007	1.002
	2009	0.912	0.918	0.867	1.000	1.007	1.002
	2008	0.912	0.918	0.867	1.000	1.007	1.002
(7) Total Premium Trend (5) x (6)	2012	0.912	0.918	0.867	1.000	1.007	1.002
	2011	0.879	0.887	0.828	1.000	1.009	1.010
	2010	0.847	0.857	0.791	1.000	1.012	1.018
	2009	0.816	0.829	0.755	1.000	1.014	1.026
	2008	0.787	0.800	0.721	1.000	1.017	1.034
(8) Trended Earned Premium at Present Rates (EPAPR) (4) x (7)	2012	2,549,523	2,031,391	690,727	388,613	1,865,118	3,287,514
	2011	2,303,582	1,875,974	561,983	344,380	1,714,441	3,030,572
	2010	1,843,863	1,617,769	435,513	287,385	1,468,909	2,571,008
	2009	885,667	967,209	254,862	197,407	1,072,257	1,641,087
	2008	213,944	322,648	66,716	1,852,153	390,825	557,842
(9) Average Rate (8) / (1)	2012	148.89	116.75	42.49	28.10	140.15	262.37
	2011	146.76	116.21	37.60	26.64	142.95	264.89
	2010	138.09	111.97	34.13	24.94	139.99	255.87
	2009	108.03	98.77	33.19	25.55	155.60	247.97
	2008	97.92	90.35	31.85	667.20	160.97	238.90

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

Loss Adjustments Personal Automobile Insurance Calendar/Accident Year Data Ending 6/30/2012@9/30/2012

Data Evaluation Period:		@15	@12	@15	@12	@12	@12
		Bodily Injury	Property Damage	Uninsured /Underinsured Motorist	Personal Injury Protection	Compre- hensive	Collision
(1) Accident Year Losses including Wind & Water Losses	2012	1,360,958	1,296,948	372,017	555,087	1,184,703	2,178,888
	2011	1,505,087	1,206,820	442,902	459,444	1,029,219	1,773,769
	2010	1,141,351	1,031,559	818,579	342,205	921,811	1,604,727
	2009	736,449	740,075	224,943	232,244	641,154	985,794
	2008	129,943	248,877	28,410	91,186	191,450	340,416
(2) Loss Development Factor	2012	1.221	1.079	1.358	1.018	1.038	0.947
	2011	1.024	1.005	1.051	0.992	1.001	0.998
	2010	1.006	1.000	1.003	0.999	1.000	1.000
	2009	1.000	1.000	1.000	1.000	1.000	1.000
	2008	1.000	1.000	1.000	1.000	1.000	1.000
(3a) ULAE Factor		10.4%	10.4%	10.4%	10.3%	10.6%	10.4%
(3b) ALAE Factor		2.6%	0.5%	2.3%	3.5%	0.7%	0.3%
(3) Loss Adjustment Expense Factor		13.0%	10.9%	12.7%	13.8%	11.3%	10.7%
(4) Miscellaneous Loss Adjustment	2012	1.000	1.000	1.000	1.000	1.000	1.000
	2011	1.000	1.000	1.000	1.000	1.000	1.000
	2010	1.000	1.000	1.000	1.000	1.000	1.000
	2009	1.000	1.000	1.000	1.000	1.000	1.000
	2008	1.000	1.000	1.000	1.000	1.000	1.000
(5) Ultimate Losses Including LAE	2012	1,877,043	1,552,521	569,329	642,876	1,368,393	2,283,308
	2011	1,740,906	1,345,556	524,579	518,517	1,146,426	1,958,877
	2010	1,296,973	1,144,425	925,257	388,929	1,025,760	1,775,746
	2009	831,872	821,049	253,497	264,218	713,455	1,090,852
	2008	146,780	276,107	32,016	103,740	213,039	376,695
(6) Retrospective Loss Trend (Trended to 12/30/2011)	2012	1.000	1.000	1.000	1.000	1.000	1.000
	2011	0.995	1.022	1.003	1.000	1.060	1.011
	2010	0.991	1.044	1.005	1.000	1.124	1.022
	2009	0.986	1.066	1.008	1.000	1.192	1.033
	2008	0.981	1.089	1.010	1.000	1.264	1.045
(7) Prospective Loss Trend (Trended to 8/29/2014)	2012	0.961	1.057	1.054	1.000	1.165	1.009
	2011	0.961	1.057	1.054	1.000	1.165	1.009
	2010	0.961	1.057	1.054	1.000	1.165	1.009
	2009	0.961	1.057	1.054	1.000	1.165	1.009
	2008	0.961	1.057	1.054	1.000	1.165	1.009
(8) Total Loss Trend	2012	0.961	1.057	1.054	1.000	1.165	1.009
	2011	0.956	1.080	1.057	1.000	1.235	1.020
	2010	0.952	1.104	1.059	1.000	1.309	1.031
	2009	0.948	1.127	1.062	1.000	1.389	1.042
	2008	0.943	1.151	1.065	1.000	1.473	1.054
(9) Trended Ultimate Losses Including LAE (7) x (10)	2012	1,803,838	1,641,015	600,073	642,876	1,594,178	2,303,858
	2011	1,664,306	1,453,200	554,480	518,517	1,415,836	1,998,055
	2010	1,234,718	1,263,445	979,847	388,929	1,342,720	1,830,794
	2009	788,615	925,322	269,214	264,218	990,989	1,136,668
	2008	138,414	317,799	34,097	103,740	313,806	397,037
(10) Trended Ultimate Loss Ratio	2012	0.708	0.808	0.869	1.654	0.855	0.701
	2011	0.722	0.775	0.987	1.506	0.826	0.659
	2010	0.670	0.781	2.250	1.353	0.914	0.712
	2009	0.890	0.957	1.056	1.338	0.924	0.693
	2008	0.647	0.985	0.511	0.056	0.803	0.712
(11) Expenses as a % of Losses	2012	13.0%	10.9%	12.7%	13.8%	11.3%	10.7%
	2011	13.0%	10.9%	12.7%	13.8%	11.3%	10.7%
	2010	13.0%	10.9%	12.7%	13.8%	11.3%	10.7%
	2009	13.0%	10.9%	12.7%	13.8%	11.3%	10.7%
	2008	13.0%	10.9%	12.7%	13.8%	11.3%	10.7%

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

**Wind & Water Adjustments (Non Wind Corridor State)
Personal Automobile Insurance
Calendar/Accident Year Data Ending 6/30/2012@9/30/2012**

		Comprehensive All Deductibles
(1) Accident Year	2012	768,290
Non Wind & Water Losses	2011	667,457
	2010	597,802
	2009	415,794
	2008	124,157
(2) Wind & Water Losses	2012	177,529
	2011	627,488
	2010	129,547
	2009	209,684
	2008	145,950
(3) ISO Average Wind to Non-Wind Ratio		54.2%
(4) Excess Wind & Water Losses	2012	-238,884
(2) - (1) x (3)	2011	265,726
	2010	-194,462
	2009	-15,676
	2008	78,657
(5) Total Losses excluding Excess Wind & Water Losses	2012	1,184,703
(1) + (2) - (4)	2011	1,029,219
	2010	921,811
	2009	641,154
	2008	191,450
(6) Expected Excess Wind & Water Factor		0.0%
(7) Total Losses including Expected Wind & Water Losses	2012	1,184,703
(5) x (1.0 + (6))	2011	1,029,219
	2010	921,811
	2009	641,154
	2008	191,450

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
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Rate Level Changes

Explanatory Notes

Line

- (2) The trended earned premium at present rates is calculated by extending earned exposures by current manual rates and by reflecting the current classification factors and the premium trend factors.
- (5) The accident year losses have been developed to an ultimate settlement basis as shown on the Loss Development sheets in Exhibit II of this filing. The developed losses are trended to the average date of loss for the proposed rate level.
- (9) Credibility for all coverages is based on the sum of the claims for the number of years used to calculate the rate level indications. The development of these factors is shown in detail in Exhibit II Credibility.
- (10) The permissible loss and loss expense ratios were developed from The Hartford expense experience data. The allocation of the premium dollar is as follows:

	Bodily Injury	Property Damage	Uninsured Motorist	Personal Injury Protection	Compre- hensive	Collision
Commissions	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
Contingent Commissions	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
General Expense	20.85%	20.8%	20.8%	20.8%	20.8%	20.8%
Other Acquisition Expense	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
State Taxes & Fees	2.34%	2.3%	2.3%	2.3%	2.84%	2.8%
Miscellaneous Taxes	0.34%	0.3%	0.3%	0.3%	0.34%	0.3%
Assessments	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Profit	5.2%	9.2%	5.2%	10.7%	8.3%	6.5%
Total Expense and Profit	29.4%	33.4%	29.4%	34.9%	33.0%	31.2%
Permissible Loss Ratio	70.6%	66.6%	70.6%	65.1%	67.0%	68.8%
Total Premium	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The above provisions for Commissions and Taxes are based on actual experience for this state.

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Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

Determination of Historical Premium Trend Personal Automobile Insurance Calendar/Accident Year Data Ending 6/30/2012@9/30/2012

Data Evaluation Period:		@15	@12	@15	@12	@12	@12
		Bodily Injury	Property Damage	Uninsured /Underinsured Motorist	Personal Injury Protection	Compre- hensive	Collision
(1) Earned Premium at Present Rates (EPAPR)	2012	2,795,530	2,212,844	796,686	388,613	1,852,153	3,280,952
	2011	2,620,685	2,114,965	678,723	344,380	1,699,149	3,000,566
	2010	2,176,934	1,887,712	550,585	287,385	1,451,491	2,525,548
	2009	1,085,376	1,166,718	337,566	197,407	1,057,453	1,599,500
	2008	271,848	403,310	92,533	71,222	384,292	539,499
(2) Earned Exposures	2012	17,123	17,399	16,257	13,831	13,308	12,530
	2011	15,696	16,143	14,947	12,925	11,993	11,441
	2010	13,353	14,448	12,761	11,523	10,493	10,048
	2009	8,198	9,793	7,680	7,726	6,891	6,618
	2008	2,185	3,571	2,095	2,776	2,428	2,335
(3) Average Premium (1) / (2)	2012	163	127	49	28	139	262
	2011	167	131	45	27	142	262
	2010	163	131	43	25	138	251
	2009	132	119	44	26	153	242
	2008	124	113	44	26	158	231
(4) Retrospective Trend Factors	2012	1.000	1.000	1.000	1.000	1.000	1.000
	2011	0.978	0.971	1.079	1.055	0.982	0.998
	2010	1.001	0.973	1.136	1.127	1.006	1.042
	2009	1.233	1.067	1.115	1.100	0.907	1.083
	2008	1.312	1.126	1.110	1.095	0.879	1.133
(5) Retrospective Trend (Exponential Annual)	2 Yr	-2.2%	-2.9%	7.9%	5.5%	-1.8%	-0.2%
	3 Yr	0.0%	-1.4%	6.6%	6.2%	0.3%	2.1%
	4 Yr	6.7%	2.0%	3.9%	3.6%	-2.7%	2.9%
	5 Yr	8.1%	3.4%	2.4%	2.3%	-3.3%	3.4%
(6) Selected Retrospective Trend		-3.6%	-3.4%	-4.5%	0.0%	0.2%	0.8%
(7) Selected Prospective Trend		-3.4%	-3.5%	-5.2%	0.0%	0.3%	0.1%

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

Determination of Credibility

Number of Claims	Credibility	Number of Claims	Credibility	Number of Claims	Credibility
1	0.03	137 - 144	0.36	509 - 523	0.69
2	0.04	145 - 152	0.37	524 - 538	0.70
3	0.05	153 - 160	0.38	539 - 554	0.71
4	0.06	161 - 169	0.39	555 - 569	0.72
5 - 6	0.07	170 - 177	0.40	570 - 585	0.73
7	0.08	178 - 186	0.41	586 - 601	0.74
8 - 9	0.09	187 - 195	0.42	602 - 617	0.75
10 - 11	0.10	196 - 205	0.43	618 - 634	0.76
12 - 14	0.11	206 - 214	0.44	635 - 651	0.77
15 - 16	0.12	215 - 224	0.45	652 - 667	0.78
17 - 19	0.13	225 - 234	0.46	668 - 685	0.79
20 - 22	0.14	235 - 244	0.47	686 - 702	0.80
23 - 26	0.15	245 - 254	0.48	703 - 720	0.81
27 - 29	0.16	255 - 265	0.49	721 - 737	0.82
30 - 33	0.17	266 - 276	0.50	738 - 755	0.83
34 - 37	0.18	277 - 287	0.51	756 - 774	0.84
38 - 41	0.19	288 - 298	0.52	775 - 792	0.85
42 - 45	0.20	299 - 310	0.53	793 - 811	0.86
46 - 50	0.21	311 - 321	0.54	812 - 829	0.87
51 - 54	0.22	322 - 333	0.55	830 - 849	0.88
55 - 59	0.23	334 - 346	0.56	850 - 868	0.89
60 - 65	0.24	347 - 358	0.57	869 - 887	0.90
66 - 70	0.25	359 - 370	0.58	888 - 907	0.91
71 - 76	0.26	371 - 383	0.59	908 - 927	0.92
77 - 81	0.27	384 - 396	0.60	928 - 947	0.93
82 - 88	0.28	397 - 409	0.61	948 - 968	0.94
89 - 94	0.29	410 - 423	0.62	969 - 988	0.95
95 - 100	0.30	424 - 437	0.63	989 - 1,009	0.96
101 - 107	0.31	438 - 450	0.64	1,010 - 1,030	0.97
108 - 114	0.32	451 - 465	0.65	1,031 - 1,051	0.98
115 - 121	0.33	466 - 479	0.66	1,052 - 1,073	0.99
122 - 129	0.34	480 - 493	0.67	1,074 -	1.00
130 - 136	0.35	494 - 508	0.68		

CREDIBILITY FORMULA: $\sqrt{\text{Number of Claims} / 1,084}$

	Claims
BI	635
PD	1,667
MP	3
UM	384
PIP	576
Comp	2,917
Coll	2,204

State:	Arkansas	First Filing Company:	Hartford Casualty Insurance Company, ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Universal (Trumbull, HUIC, HA&I & HCIC) Rate & Rule		
Project Name/Number:	Automobile/FN.15.599.2013.01		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/08/2013		Supporting Document	APCS-Auto Premium Comparison Survey	04/16/2013	PPA Survey FORM APCS.pdf (Superceded)

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 22357
 Company Name: Hartford Accident and Indemnity Company
 Contact Person: Anthony Waite
 Telephone No.: 860-843-8571
 Email Address: Anthony.Waite@thehartford.com
 Effective Date: 7/11/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG 10-20 %
 AUTO/HOMEOWNERS 2-10 %
 GOOD STUDENT 5 %
 ANTI-THEFT DEVICE 5-15 %
 Over 55 Defensive Driver Discount 5 %
 \$250/\$500 Deductible Comp./Coll. 21/26 %

Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss
wages according to statute and \$5,000 accidental death
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit
 on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
Vehicle	Coverages	Gender Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$885	\$920	\$354	\$313	\$650	\$675	\$263	\$232	\$1,001	\$1,040	\$398	\$351	\$911	\$947	\$363	\$320	\$735	\$763	\$294	\$259
	Minimum Liability with Comprehensive and Collision		\$1,398	\$1,501	\$652	\$511	\$1,261	\$1,367	\$626	\$483	\$1,511	\$1,616	\$706	\$562	\$1,508	\$1,623	\$703	\$550	\$1,299	\$1,400	\$634	\$497
	100/300/50 Liability with Comprehensive and Collision		\$1,772	\$1,886	\$841	\$671	\$1,544	\$1,655	\$777	\$611	\$1,928	\$2,043	\$918	\$741	\$1,886	\$2,014	\$893	\$710	\$1,622	\$1,729	\$806	\$643
2003 Ford Explorer XLT 2WD, 4 door	Minimum Liability		\$841	\$873	\$335	\$301	\$620	\$643	\$249	\$224	\$955	\$992	\$378	\$340	\$868	\$901	\$344	\$309	\$701	\$727	\$279	\$251
	Minimum Liability with Comprehensive and Collision		\$1,550	\$1,682	\$740	\$578	\$1,453	\$1,589	\$740	\$565	\$1,658	\$1,789	\$789	\$628	\$1,693	\$1,841	\$804	\$627	\$1,471	\$1,601	\$734	\$571
	100/300/50 Liability with Comprehensive and Collision		\$1,896	\$2,034	\$912	\$723	\$1,715	\$1,855	\$881	\$686	\$2,042	\$2,179	\$987	\$794	\$2,042	\$2,198	\$980	\$777	\$1,770	\$1,901	\$895	\$708
2003 Honda Odyssey "Ex"	Minimum Liability		\$793	\$822	\$314	\$283	\$588	\$609	\$235	\$212	\$906	\$938	\$357	\$322	\$822	\$851	\$324	\$291	\$666	\$690	\$264	\$238
	Minimum Liability with Comprehensive and Collision		\$1,561	\$1,694	\$754	\$591	\$1,487	\$1,626	\$769	\$591	\$1,673	\$1,802	\$811	\$646	\$1,711	\$1,861	\$826	\$646	\$1,502	\$1,632	\$763	\$597
	100/300/50 Liability with Comprehensive and Collision		\$1,893	\$2,028	\$932	\$741	\$1,748	\$1,886	\$920	\$719	\$2,048	\$2,180	\$1,017	\$822	\$2,049	\$2,201	\$1,006	\$799	\$1,802	\$1,930	\$937	\$748
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$821	\$854	\$329	\$299	\$606	\$629	\$245	\$223	\$932	\$966	\$371	\$337	\$847	\$880	\$337	\$306	\$685	\$711	\$275	\$249
	Minimum Liability with Comprehensive and Collision		\$1,723	\$1,877	\$827	\$650	\$1,633	\$1,795	\$837	\$645	\$1,823	\$1,977	\$876	\$698	\$1,896	\$2,072	\$909	\$711	\$1,641	\$1,794	\$826	\$645
	100/300/50 Liability with Comprehensive and Collision		\$2,076	\$2,239	\$1,008	\$805	\$1,905	\$2,069	\$988	\$774	\$2,219	\$2,379	\$1,085	\$877	\$2,255	\$2,439	\$1,094	\$868	\$1,954	\$2,107	\$999	\$793
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$824	\$856	\$328	\$295	\$606	\$629	\$242	\$219	\$935	\$970	\$370	\$333	\$850	\$883	\$337	\$303	\$686	\$713	\$273	\$245
	Minimum Liability with Comprehensive and Collision		\$2,081	\$2,285	\$1,026	\$787	\$2,068	\$2,289	\$1,093	\$819	\$2,184	\$2,386	\$1,080	\$841	\$2,306	\$2,538	\$1,133	\$864	\$2,042	\$2,247	\$1,057	\$806
	100/300/50 Liability with Comprehensive and Collision		\$2,453	\$2,663	\$1,223	\$952	\$2,359	\$2,581	\$1,260	\$960	\$2,604	\$2,809	\$1,310	\$1,034	\$2,684	\$2,920	\$1,335	\$1,035	\$2,376	\$2,578	\$1,251	\$971
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$908	\$945	\$363	\$320	\$667	\$693	\$270	\$237	\$1,026	\$1,067	\$409	\$359	\$935	\$972	\$372	\$327	\$754	\$782	\$302	\$266
	Minimum Liability with Comprehensive and Collision		\$1,400	\$1,503	\$655	\$513	\$1,261	\$1,364	\$626	\$481	\$1,516	\$1,620	\$709	\$563	\$1,508	\$1,622	\$702	\$549	\$1,302	\$1,401	\$635	\$496
	100/300/50 Liability with Comprehensive and Collision		\$1,786	\$1,901	\$846	\$676	\$1,553	\$1,661	\$783	\$615	\$1,947	\$2,060	\$927	\$749	\$1,900	\$2,024	\$899	\$715	\$1,636	\$1,740	\$813	\$649

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 29424
 Company Name: Hartford Casualty Insurance Company
 Contact Person: Anthony Waite
 Telephone No.: 860-843-8571
 Email Address: Anthony.Waite@thehartford.com
 Effective Date: 7/11/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG 10-20 %
 AUTO/HOMEOWNERS 2-10 %
 GOOD STUDENT 5 %
 ANTI-THEFT DEVICE 5-15 %
 Over 55 Defensive Driver Discount 5 %
 \$250/\$500 Deductible Comp./Coll. 21/26 %

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\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 If male and female rates are different, use the highest of the two

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 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
		Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$835	\$868	\$334	\$295	\$614	\$637	\$248	\$219	\$944	\$981	\$376	\$333	\$860	\$893	\$342	\$301	\$693	\$719	\$277	\$245
	Minimum Liability with Comprehensive and Collision		\$1,319	\$1,417	\$614	\$485	\$1,189	\$1,290	\$589	\$455	\$1,425	\$1,523	\$665	\$529	\$1,420	\$1,531	\$663	\$519	\$1,227	\$1,320	\$597	\$468
	100/300/50 Liability with Comprehensive and Collision		\$1,673	\$1,780	\$791	\$632	\$1,458	\$1,560	\$733	\$577	\$1,819	\$1,926	\$866	\$698	\$1,780	\$1,897	\$842	\$672	\$1,531	\$1,629	\$761	\$607
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$794	\$824	\$316	\$283	\$585	\$607	\$234	\$211	\$901	\$935	\$357	\$321	\$819	\$849	\$324	\$291	\$661	\$686	\$263	\$237
	Minimum Liability with Comprehensive and Collision		\$1,462	\$1,586	\$697	\$546	\$1,372	\$1,498	\$697	\$534	\$1,565	\$1,687	\$745	\$592	\$1,597	\$1,735	\$758	\$592	\$1,388	\$1,509	\$691	\$540
	100/300/50 Liability with Comprehensive and Collision		\$1,785	\$1,917	\$859	\$684	\$1,617	\$1,747	\$829	\$648	\$1,925	\$2,055	\$930	\$748	\$1,926	\$2,073	\$924	\$733	\$1,669	\$1,794	\$845	\$666
2003 Honda Odyssey "EX"	Minimum Liability		\$749	\$777	\$297	\$267	\$555	\$575	\$223	\$200	\$855	\$886	\$338	\$303	\$774	\$803	\$306	\$274	\$629	\$650	\$249	\$223
	Minimum Liability with Comprehensive and Collision		\$1,475	\$1,597	\$714	\$560	\$1,404	\$1,534	\$728	\$559	\$1,578	\$1,701	\$765	\$610	\$1,615	\$1,755	\$780	\$610	\$1,417	\$1,540	\$720	\$564
	100/300/50 Liability with Comprehensive and Collision		\$1,785	\$1,915	\$879	\$702	\$1,650	\$1,779	\$868	\$678	\$1,934	\$2,058	\$960	\$775	\$1,933	\$2,077	\$950	\$754	\$1,701	\$1,822	\$884	\$704
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$775	\$805	\$311	\$282	\$572	\$593	\$231	\$211	\$879	\$912	\$350	\$318	\$799	\$830	\$319	\$289	\$646	\$670	\$259	\$235
	Minimum Liability with Comprehensive and Collision		\$1,623	\$1,771	\$780	\$614	\$1,539	\$1,693	\$790	\$608	\$1,720	\$1,864	\$828	\$659	\$1,787	\$1,955	\$855	\$671	\$1,549	\$1,692	\$778	\$610
	100/300/50 Liability with Comprehensive and Collision		\$1,958	\$2,113	\$953	\$760	\$1,797	\$1,952	\$933	\$729	\$2,094	\$2,245	\$1,026	\$828	\$2,126	\$2,300	\$1,031	\$819	\$1,842	\$1,988	\$943	\$751
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$778	\$809	\$310	\$278	\$573	\$594	\$230	\$207	\$883	\$916	\$350	\$314	\$802	\$833	\$318	\$285	\$647	\$672	\$258	\$231
	Minimum Liability with Comprehensive and Collision		\$1,965	\$2,155	\$969	\$742	\$1,952	\$2,160	\$1,032	\$770	\$2,062	\$2,250	\$1,019	\$793	\$2,175	\$2,393	\$1,069	\$814	\$1,925	\$2,119	\$997	\$762
	100/300/50 Liability with Comprehensive and Collision		\$2,314	\$2,512	\$1,155	\$897	\$2,227	\$2,434	\$1,189	\$904	\$2,457	\$2,651	\$1,235	\$975	\$2,532	\$2,756	\$1,259	\$976	\$2,241	\$2,435	\$1,180	\$916
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$857	\$891	\$343	\$301	\$629	\$653	\$255	\$223	\$968	\$1,006	\$385	\$339	\$882	\$917	\$351	\$308	\$711	\$738	\$284	\$250
	Minimum Liability with Comprehensive and Collision		\$1,320	\$1,418	\$617	\$483	\$1,189	\$1,287	\$590	\$452	\$1,430	\$1,528	\$669	\$531	\$1,422	\$1,528	\$663	\$517	\$1,228	\$1,321	\$599	\$469
	100/300/50 Liability with Comprehensive and Collision		\$1,687	\$1,794	\$801	\$638	\$1,467	\$1,569	\$738	\$579	\$1,837	\$1,945	\$877	\$707	\$1,793	\$1,909	\$848	\$677	\$1,544	\$1,641	\$768	\$612

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 30104
 Company Name: Hartford Underwriters Insurance Company
 Contact Person: Anthony Waite
 Telephone No.: 860-843-8571
 Email Address: Anthony.Waite@thehartford.com
 Effective Date: 7/11/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG
 AUTO/HOMEOWNERS
 GOOD STUDENT
 ANTI-THEFT DEVICE
 Over 55 Defensive Driver Discount
 \$250/\$500 Deductible Comp./Coll.

10-20 %
 2-10 %
 5 %
 5-15 %
 5 %
 21/26 %

Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
	Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$885	\$920	\$354	\$270	\$650	\$675	\$263	\$200	\$1,001	\$1,040	\$398	\$303	\$911	\$947	\$363	\$276	\$735	\$763	\$294	\$224
	Minimum Liability with Comprehensive and Collision		\$1,398	\$1,501	\$652	\$444	\$1,261	\$1,367	\$626	\$417	\$1,511	\$1,616	\$706	\$487	\$1,508	\$1,623	\$703	\$478	\$1,299	\$1,400	\$634	\$431
	100/300/50 Liability with Comprehensive and Collision		\$1,772	\$1,886	\$841	\$582	\$1,544	\$1,655	\$777	\$529	\$1,928	\$2,043	\$918	\$643	\$1,886	\$2,014	\$893	\$617	\$1,622	\$1,729	\$806	\$559
2003 Ford Explorer XLT 2WD, 4 door	Minimum Liability		\$841	\$873	\$335	\$259	\$620	\$643	\$249	\$193	\$955	\$992	\$378	\$294	\$868	\$901	\$344	\$267	\$701	\$727	\$279	\$217
	Minimum Liability with Comprehensive and Collision		\$1,550	\$1,682	\$740	\$502	\$1,453	\$1,589	\$740	\$491	\$1,658	\$1,789	\$789	\$543	\$1,693	\$1,841	\$804	\$546	\$1,471	\$1,601	\$734	\$494
	100/300/50 Liability with Comprehensive and Collision		\$1,896	\$2,034	\$912	\$628	\$1,715	\$1,855	\$881	\$595	\$2,042	\$2,179	\$987	\$689	\$2,042	\$2,198	\$980	\$674	\$1,770	\$1,901	\$895	\$613
2003 Honda Odyssey "Ex"	Minimum Liability		\$793	\$822	\$314	\$245	\$588	\$609	\$235	\$183	\$906	\$938	\$357	\$278	\$822	\$851	\$324	\$252	\$666	\$690	\$264	\$205
	Minimum Liability with Comprehensive and Collision		\$1,561	\$1,694	\$754	\$515	\$1,487	\$1,626	\$769	\$514	\$1,673	\$1,802	\$811	\$561	\$1,711	\$1,861	\$826	\$562	\$1,502	\$1,632	\$763	\$518
	100/300/50 Liability with Comprehensive and Collision		\$1,893	\$2,028	\$932	\$645	\$1,748	\$1,886	\$920	\$623	\$2,048	\$2,180	\$1,017	\$712	\$2,049	\$2,201	\$1,006	\$694	\$1,802	\$1,930	\$937	\$646
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$821	\$854	\$329	\$258	\$606	\$629	\$245	\$192	\$932	\$966	\$371	\$291	\$847	\$880	\$337	\$265	\$685	\$711	\$275	\$216
	Minimum Liability with Comprehensive and Collision		\$1,723	\$1,877	\$827	\$567	\$1,633	\$1,795	\$837	\$560	\$1,823	\$1,977	\$876	\$607	\$1,896	\$2,072	\$909	\$619	\$1,641	\$1,794	\$826	\$561
	100/300/50 Liability with Comprehensive and Collision		\$2,076	\$2,239	\$1,008	\$698	\$1,905	\$2,069	\$988	\$671	\$2,219	\$2,379	\$1,085	\$762	\$2,255	\$2,439	\$1,094	\$755	\$1,954	\$2,107	\$999	\$690
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$824	\$856	\$328	\$254	\$606	\$629	\$242	\$189	\$935	\$970	\$370	\$287	\$850	\$883	\$337	\$261	\$686	\$713	\$273	\$212
	Minimum Liability with Comprehensive and Collision		\$2,081	\$2,285	\$1,026	\$683	\$2,068	\$2,289	\$1,093	\$710	\$2,184	\$2,386	\$1,080	\$729	\$2,306	\$2,538	\$1,133	\$751	\$2,042	\$2,247	\$1,057	\$699
	100/300/50 Liability with Comprehensive and Collision		\$2,453	\$2,663	\$1,223	\$825	\$2,359	\$2,581	\$1,260	\$832	\$2,604	\$2,809	\$1,310	\$897	\$2,684	\$2,920	\$1,335	\$899	\$2,376	\$2,578	\$1,251	\$840
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$908	\$945	\$363	\$276	\$667	\$693	\$270	\$205	\$1,026	\$1,067	\$409	\$310	\$935	\$972	\$372	\$282	\$754	\$782	\$302	\$229
	Minimum Liability with Comprehensive and Collision		\$1,400	\$1,503	\$655	\$446	\$1,261	\$1,364	\$626	\$417	\$1,516	\$1,620	\$709	\$488	\$1,508	\$1,622	\$702	\$478	\$1,302	\$1,401	\$635	\$431
	100/300/50 Liability with Comprehensive and Collision		\$1,786	\$1,901	\$846	\$587	\$1,553	\$1,661	\$783	\$532	\$1,947	\$2,060	\$927	\$650	\$1,900	\$2,024	\$899	\$621	\$1,636	\$1,740	\$813	\$563

						Private Passenger Auto Premium Comparison Survey Form																			
						FORM APCS - last modified August 2005																			
NAIC Number: 27120						Assumptions to Use: 1 Liability -Minimum \$25,000 per person 2 Bodily Injury \$50,000 per accident \$25,000 per accident 3 Property Damage \$100 deductible per accident 4 Comprehensive & Collision \$250 deductible per accident 5 The insured has elected to accept: <i>Uninsured motorist property and bodily injury equal to liability coverage</i> <i>Underinsured bodily injury equal to liability coverage</i> 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death 7 If male and female rates are different, use the highest of the two										Submit to: Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201-1904									
Company Name: Trumbull Insurance Company																Telephone: 501-371-2800									
Contact Person: Anthony Waite																Email as an attachment insurance.pnc@arkansas.gov									
Telephone No.: 860-843-8571																You may also attach to a SERFF filing or submit on a compact disk									
Email Address: Anthony.Waite@thehartford.com																									
Effective Date: 7/11/2013																									
DISCOUNTS OFFERED:																									
PASSIVE RESTRAINT/AIRBAG						10-20 %																			
AUTO/HOMEOWNERS						2-10 %																			
GOOD STUDENT						5 %																			
ANTI-THEFT DEVICE						5-15 %																			
Over 55 Defensive Driver Discount						5 %																			
\$250/\$500 Deductible Comp./Coll.						21/26 %																			
		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff							
	Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female				
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66			
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$835	\$868	\$334	\$254	\$614	\$637	\$248	\$189	\$944	\$981	\$376	\$286	\$860	\$893	\$342	\$261	\$693	\$719	\$277	\$212			
	Minimum Liability with Comprehensive and Collision		\$1,319	\$1,417	\$614	\$421	\$1,189	\$1,290	\$589	\$396	\$1,425	\$1,523	\$665	\$460	\$1,420	\$1,531	\$663	\$452	\$1,227	\$1,320	\$597	\$407			
	100/300/50 Liability with Comprehensive and Collision		\$1,673	\$1,780	\$791	\$549	\$1,458	\$1,560	\$733	\$500	\$1,819	\$1,926	\$866	\$606	\$1,780	\$1,897	\$842	\$582	\$1,531	\$1,629	\$761	\$526			
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$794	\$824	\$316	\$245	\$585	\$607	\$234	\$183	\$901	\$935	\$357	\$277	\$819	\$849	\$324	\$251	\$661	\$686	\$263	\$205			
	Minimum Liability with Comprehensive and Collision		\$1,462	\$1,586	\$697	\$474	\$1,372	\$1,498	\$697	\$464	\$1,565	\$1,687	\$745	\$513	\$1,597	\$1,735	\$758	\$515	\$1,388	\$1,509	\$691	\$467			
	100/300/50 Liability with Comprehensive and Collision		\$1,785	\$1,917	\$859	\$592	\$1,617	\$1,747	\$829	\$561	\$1,925	\$2,055	\$930	\$649	\$1,926	\$2,073	\$924	\$637	\$1,669	\$1,794	\$845	\$580			
2003 Honda Odyssey "EX"	Minimum Liability		\$749	\$777	\$297	\$231	\$555	\$575	\$223	\$173	\$855	\$886	\$338	\$261	\$774	\$803	\$306	\$238	\$629	\$650	\$249	\$194			
	Minimum Liability with Comprehensive and Collision		\$1,475	\$1,597	\$714	\$484	\$1,404	\$1,534	\$728	\$484	\$1,578	\$1,701	\$765	\$529	\$1,615	\$1,755	\$780	\$529	\$1,417	\$1,540	\$720	\$489			
	100/300/50 Liability with Comprehensive and Collision		\$1,785	\$1,915	\$879	\$608	\$1,650	\$1,779	\$868	\$588	\$1,934	\$2,058	\$960	\$672	\$1,933	\$2,077	\$950	\$655	\$1,701	\$1,822	\$884	\$610			
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$775	\$805	\$311	\$244	\$572	\$593	\$231	\$182	\$879	\$912	\$350	\$274	\$799	\$830	\$319	\$249	\$646	\$670	\$259	\$203			
	Minimum Liability with Comprehensive and Collision		\$1,623	\$1,771	\$780	\$533	\$1,539	\$1,693	\$790	\$526	\$1,720	\$1,864	\$828	\$572	\$1,787	\$1,955	\$855	\$583	\$1,549	\$1,692	\$778	\$530			
	100/300/50 Liability with Comprehensive and Collision		\$1,958	\$2,113	\$953	\$659	\$1,797	\$1,952	\$933	\$632	\$2,094	\$2,245	\$1,026	\$717	\$2,126	\$2,300	\$1,031	\$711	\$1,842	\$1,988	\$943	\$651			
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$778	\$809	\$310	\$240	\$573	\$594	\$230	\$179	\$883	\$916	\$350	\$271	\$802	\$833	\$318	\$247	\$647	\$672	\$258	\$200			
	Minimum Liability with Comprehensive and Collision		\$1,965	\$2,155	\$969	\$644	\$1,952	\$2,160	\$1,032	\$670	\$2,062	\$2,250	\$1,019	\$688	\$2,175	\$2,393	\$1,069	\$708	\$1,925	\$2,119	\$997	\$660			
	100/300/50 Liability with Comprehensive and Collision		\$2,314	\$2,512	\$1,155	\$780	\$2,227	\$2,434	\$1,189	\$786	\$2,457	\$2,651	\$1,235	\$847	\$2,532	\$2,756	\$1,259	\$846	\$2,241	\$2,435	\$1,180	\$794			
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$857	\$891	\$343	\$260	\$629	\$653	\$255	\$193	\$968	\$1,006	\$385	\$292	\$882	\$917	\$351	\$266	\$711	\$738	\$284	\$215			
	Minimum Liability with Comprehensive and Collision		\$1,320	\$1,418	\$617	\$421	\$1,189	\$1,287	\$590	\$395	\$1,430	\$1,528	\$669	\$460	\$1,422	\$1,528	\$663	\$450	\$1,228	\$1,321	\$599	\$406			
	100/300/50 Liability with Comprehensive and Collision		\$1,687	\$1,794	\$801	\$553	\$1,467	\$1,569	\$738	\$503	\$1,837	\$1,945	\$877	\$614	\$1,793	\$1,909	\$848	\$587	\$1,544	\$1,641	\$768	\$531			